This combined Product Disclosure Statement and Policy Document (PDS) is issued by Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron). Asteron is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). Asteron is authorised to use the Suncorp brand.

Prepared on: 1 March 2019
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Quick facts about Suncorp Funeral Insurance

Sometimes it’s tempting to not read insurance documents from cover to cover. We appreciate that, but we encourage you to read this document because understanding your Suncorp Funeral Insurance policy is important. To help you out, below are some quick facts about your cover and premium. We’ve also included references to where, in this document, you can find more detail.

Funeral Benefit (full details Section 4.1)

This policy pays a benefit if you die, providing financial help to cover the cost of your funeral and other associated expenses. The below table explains the benefit that is payable depending on the timing and cause of your death.

<table>
<thead>
<tr>
<th>Event</th>
<th>Type and timing of event</th>
<th>Benefit payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your death</td>
<td>Accident within the first 12 months of your policy</td>
<td>Your sum insured</td>
</tr>
<tr>
<td></td>
<td>Sickness within the first 12 months of your policy</td>
<td>Your premiums refunded</td>
</tr>
<tr>
<td></td>
<td>Any cause after the first 12 months of your policy</td>
<td>Your sum insured</td>
</tr>
</tbody>
</table>

Early Payment Benefit (full details Section 4.2)

This policy pays a benefit if you are terminally ill, allowing you to arrange your financial affairs. The below table explains the benefit payable depending on the timing of your terminal illness.

<table>
<thead>
<tr>
<th>Event</th>
<th>Timing of event</th>
<th>Benefit payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your terminal illness</td>
<td>Before or during the first 12 months of your policy</td>
<td>No payment. Your policy continues and you will become eligible for payment of your sum insured from your first policy anniversary.</td>
</tr>
<tr>
<td></td>
<td>After the first 12 months of your policy</td>
<td>Your sum insured</td>
</tr>
</tbody>
</table>
Your premiums (full details Section 8)

Your premiums are level which means they will not increase each year just because you get older. The Automatic Indexation Benefit will increase your sum insured each year in line with inflation (to a maximum of 10%), unless you choose to decline it. Your premium will increase to reflect any increase to your sum insured, unless you choose to decline it. The cost for the increase in sum insured will be calculated on the rate for your age at the time of the increase.

On the policy anniversary after you turn 85 years of age, no further premiums are required. Your cover will continue at no cost to you.

Value Promise (full details Section 4.6)

Depending on how long you hold your Suncorp Funeral Insurance policy, you may pay more in premiums than your sum insured. At claim time, we will compare your sum insured to the amount you have paid in premiums and, if eligible for payment of the Funeral Benefit or Early Payment Benefit, we will pay whichever amount is greater. This means that you will never pay more in premiums than will be received at claim time.

Now that you know the key facts, read on to learn more detail about your cover and other benefits available on your Funeral Insurance policy.
1.0 Important information

This combined Product Disclosure Statement and Policy Document (together referred to as ‘PDS’) is designed to help you decide whether to buy or continue to hold this Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (“Asteron”, “we”, “our” or “us”) product. This PDS provides important information about the purpose of our product, the key features and benefits available, and the costs, risks and other important aspects of our product. The information contained in this document is general in nature and does not take into account your personal objectives, financial situation or needs. Therefore, before acting on this information, you should consider the appropriateness of our product having regard to those matters and carefully read this PDS before making a decision about our product.

Asteron is related to TAL Life Limited ABN 70 050 109 450, AFSL 237848 (TAL Life) and to the distributor TAL Direct Pty Limited ABN 39 084 666 017, AFSL 243260 (TAL Direct). Asteron, TAL Life and TAL Direct are part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL).

Asteron is the issuer of this PDS and has been authorised to issue this PDS under the Suncorp brand. AAI Limited ABN 48 005 297 807 a Suncorp Group company, trading as Suncorp, is not responsible for this PDS. Asteron takes full responsibility for the whole of this PDS.

If you are issued a Suncorp Funeral Insurance policy, this PDS, together with the schedule, and information provided in your application, constitutes your insurance policy and is evidence of your insurance with us. You should read this document in conjunction with the schedule because together they contain important information relating to your policy. Please keep this PDS and your schedule in a safe place. Your schedule is issued to you based on the information provided by you, to us on your application for insurance.

Suncorp Funeral Insurance is not a savings plan. The primary purpose is to provide a benefit under the terms and conditions of the policy in the event of a claimable event.
All the information contained in this PDS is current at the time of issue. We may change or update any information in this PDS from time to time. If the change is not materially adverse, we may notify you about that change by preparing an update on the website, www.suncorp.com.au/funeral. You can also obtain a printed copy of this free of charge by contacting us (please refer to the back cover for details). If the change is a material or significant one, we will notify you within 3 months of the change occurring. We may also make improvements to your policy without any increase to your premium. If we make a change to your policy which in your opinion was adverse to you, we will, if you make a claim, assess your claim on the terms of the policy before the change took place.

If you are issued a Suncorp Funeral Insurance policy, you are the policy owner and insured person listed on the schedule. You are covered for the insured events under your policy 24 hours a day, every day of the year. If premiums payable under the policy are paid (please refer to Section 8 Your premium), your policy will continue, unless your policy stops earlier (please refer to Section 6 When will cover stop?).

When reading this PDS, please refer to Section 14 Glossary which shows the meaning of various terms italicised throughout.

Before you buy this insurance, please read this PDS carefully, including Section 7 When we won’t pay.

For details on how to contact us, please refer to the back cover.

2.0 Who can apply?

Applicants for a single life or a joint life Suncorp Funeral Insurance policy must:

— be aged between 45 and 75 (inclusive);
— be an Australian or New Zealand citizen or permanent resident and residing in Australia at the time of application; and
— have received this PDS in Australia.

Once you have provided us correct payment details and we have accepted your application, you will be covered for the benefits outlined in this document 24 hours a day, every day of the year, anywhere in the world.
We guarantee to renew your policy every year, but you should be aware there are times when your policy will stop earlier (please refer to Section 6 When will cover stop?).

3.0 Your cooling off period

You have 30 days from the policy commencement date to check that this insurance meets your needs. This is the cooling off period.

You can cancel your policy during this cooling off period by notifying us, and confirming your identity, in writing or verbally. Provided you have not made a claim, you will receive a refund in full of any money you have paid.

3.1 Cancelling your policy after the cooling off period

You may cancel your policy at any time after the cooling off period. If you pay premiums fortnightly or monthly, your cover will continue up until the date the policy is paid up to.

If you pay premiums annually and your request is to cancel prior to your next policy anniversary date (example, you cancel mid-year), you will be refunded any unused premium. We will confirm, your policy has been cancelled from the date of your request.

You may wish to discuss other financial options by contacting us.

4.0 Details of cover and benefits

When you apply for a Suncorp Funeral Insurance policy, you choose the level of cover you think you need. The minimum amount you can apply for is $5,000 and the maximum amount is $15,000, in increments of $1,000.
Payment of a benefit is subject to our acceptance of your claim (please refer to Section 12 Claims). The most we will pay under this Suncorp Funeral Insurance policy is the sum insured for each insured person plus any Value Promise that may be applicable (please refer to Section 4.6). The maximum amount we will pay across all funeral insurance policies issued by us for the same insured person is $15,000 (plus indexation).

For single life policies

If you are the only insured person listed on the schedule, you are the sole owner of the policy. You will be asked to nominate a beneficiary to receive any benefit payable on your death. If you do not nominate a beneficiary, any benefit payable on your death will be paid to the estate.

For joint life policies

If you are applying for a joint policy, your schedule will show two insured persons who are also joint policy owners. The sum insured for each insured person can be different.

Joint policy owners will be asked to nominate a beneficiary to receive any benefit payable upon the death of one or both of the insured persons. If you choose to nominate a beneficiary, each insured person must sign the nomination. If no beneficiary is nominated, any benefit payable under your policy following the death of a policy owner will be paid to the surviving policy owner, or your estate if there is no surviving policy owner.

As the joint owner of the policy and an insured person, you can cancel the benefits of the policy that are relevant to you without the need to obtain consent from the other policy owner’s (please refer to Section 6 When will cover stop?).

Each insured person listed on the schedule is entitled to the following benefits under your policy:
4.1 Funeral Benefit

During the first 12 months of your policy, we will only pay your Funeral Benefit sum insured if your death is as a result of an accident. The accident must occur after your policy commencement date. After the first 12 months of your policy, we will pay your Funeral Benefit sum insured if your death is as a result of any cause.

Your Funeral Benefit sum insured will not be payable if you die during the first 12 months after your policy commencement date as a result of:

— an accident that occurred prior to your policy commencement date;
— a sickness; or
— an intentional self-inflicted act.

If this happens, we will refund all premiums paid under your policy.

We must receive notice of any claim for payment of the Funeral Benefit sum insured as soon as reasonably possible.

Please refer to Section 6 When will cover stop? for when the Funeral Benefit sum insured under this policy will cease.

4.2 Early Payment Benefit

If you are terminally ill, we will advance your full Funeral Benefit sum insured, helping you to arrange your financial affairs. The Early Payment Benefit is not payable until after your first policy anniversary.

We must receive notice of any claim for the Early Payment Benefit as soon as reasonably possible.

Please refer to Section 6 When will cover stop? for when the Early Payment Benefit under this policy will cease.

4.3 Premium Pause Benefit

You may choose to activate the Premium Pause Benefit which allows you to stop paying your premium payments for up to 3 months over the life of the policy. While your premiums are paused, your Suncorp Funeral Insurance policy will only cover you in the event you die as a result of an accident. After the pause has ended, and you have restarted paying your premiums, your Funeral Benefit sum insured will again become payable in the event of your death as a result of any cause.
While premiums are paused, cover under the Early Payment Benefit will not apply. After the premium pause has ended, and you have restarted paying your premiums, cover under the Early Payment Benefit will again become payable if you are terminally ill.

To activate your Premium Pause Benefit, you must have paid premiums for the previous 12 consecutive months.

The Premium Pause Benefit stops on the policy anniversary after your 85th birthday, unless cover stops earlier (please refer to Section 6 When will cover stop?).

4.4 Automatic Indexation Benefit

To help keep your insurance in line with the cost of living, your sum insured will be increased on your policy anniversary each year by the indexation factor to a maximum of 10%. Any increased sum insured as a result of the Automatic Indexation Benefit will be calculated on the rate for your age at the time of the increase.

We will advise you of your new premium prior to your policy anniversary, and give you the opportunity to decline the increase. If you ask us to not apply the indexation factor, your sum insured will not change.

The Automatic Indexation Benefit stops on your 85th birthday, unless cover stops earlier (please refer to Section 6 When will cover stop?).

4.5 10% Cash Back Benefit

Once you have continuously held your policy for three years, we will refund 10% of the premiums you have paid. We will do this every three years if you continue to hold your policy, meaning that you will receive a 10% refund on every third policy anniversary.

For example, if you have paid us $1,000 in premiums in the first 3 years since your policy commencement date, we will refund $100. If you pay $1,500 in the next 3 years, we will refund $150 after the 6th anniversary of your policy commencement date.
4.6 Value Promise

At time of claim for the Funeral Benefit or the Early Payment Benefit, we will compare your sum insured to the amount you have paid in premiums (less any cash back benefit) over the life of your policy and, if eligible for payment, we will pay whichever amount is greater.

For example, if your sum insured is $8,000 and, over the life of your policy, you pay $9,000 in premiums, we will pay $9,000 at claim time. This means you will never pay us more than the amount received at claim time.

4.7 Nominate a beneficiary

Nominating a beneficiary (for example your spouse) to receive the proceeds of your policy may help avoid any potential delay in the payment of your Funeral Benefit sum insured. You can nominate a beneficiary by completing the form you will receive in your Welcome Pack and returning it to us. If you are joint policy owners, you may make a joint beneficiary nomination, signed by both policy owners, so that any payment under the Funeral Benefit sum insured can be made to the person you both nominate.

If you have made a valid nomination and a nominee cannot be located or they died before you, the benefit otherwise payable to them will be payable to the legal personal representative of your estate.

If a nominated beneficiary is a minor, the payment will be made to the minor’s legal guardian, a trust for the benefit of the minor, or to any person we are authorised to pay under the relevant law.

If you change your mind, you can alter your beneficiary nomination at any stage by completing a new Nomination of Beneficiary form. A nomination is effective once it is confirmed by us in writing.

If you have a jointly owned policy and do not make a nomination, any payment made under the policy will be paid to the surviving policy owner or your estate if there is no surviving policy owner.
5.0 When does cover start?

Your policy will start on the policy commencement date shown on your schedule. As long as each person to be insured satisfies the eligibility requirements (please refer to Section 2 Who can apply?), cover under your Suncorp Funeral Insurance policy will commence on the date we accept your application and receive correct payment details.

Once we accept your application for cover under Suncorp Funeral Insurance, we will send you a schedule confirming our acceptance. This PDS and your schedule set out the full terms and conditions of your insurance with us. Please read these documents carefully and store them in a safe place.

6.0 When will cover stop?

Your policy has no expiry date but there are some circumstances under which cover will stop.

Cover will stop under this policy on the earliest of:

— the date the Funeral Benefit sum insured is paid;
— the date the Early Payment Benefit is paid; or
— the date the insured person dies.

Cover will also stop for all insured persons under the policy on the earlier of the following events:

— you ask for your policy to be cancelled; or
— the date your policy is cancelled due to non-payment of outstanding premiums.

If there is more than one insured person listed on the schedule and cover stops for one of them, cover will continue for the surviving policy owner and the premium will be adjusted to cover the remaining insured person only.

We will not consider any claim, unless the event giving rise to the claim occurred while your policy was still in force. We may also cancel this policy on any grounds permitted under relevant law by telling you in writing.
7.0 When we won’t pay

We will not pay the Funeral Benefit *sum insured* if you die during the first 12 months after your *policy commencement date* as a result of:

— an accident that occurred prior to your *policy commencement date*;
— a sickness; or
— an intentional self-inflicted act.

We will not pay the Early Payment Benefit during the first 12 months of your *policy*. If you are *terminally ill* before this time, your *policy* will continue provided you continue to pay premiums.

8.0 Your premium

*Your premium pays* for your cover, government fees and charges and administration costs.

The *premium* you pay is determined by multiplying your *sum insured* by the applicable *premium* rate. A discount may also be applied. Please refer to section 8.1 to determine if you are eligible for a discount.

When you reach the *policy anniversary* after your 85th birthday, we will stop charging you a *premium* and your cover will continue at no cost to you unless cover stops earlier (please refer to Section 6 When Will Cover Stop?).

We guarantee that we will not change your *premium* for 12 months from your *policy commencement date*. After this, your *premium* may increase if you accept indexation (please refer to Section 4.4). We can also change the *premium* rate for all policies at any time. In the event we apply an increase to all policies, we will provide you with at least 30 days’ notice and you will be charged the new *premium* from your next *policy anniversary*.

We will send you a notice prior to each *policy anniversary* confirming your *premium*.

*Premiums* received are paid into our No. 1 statutory fund. A *policy* issued in relation to Suncorp Funeral Insurance is not eligible to participate in any surplus arising in our statutory fund.
Your premiums

Premiums are level meaning they are based on your age at your policy commencement date (and for increases in your sum insured after your policy commencement date your age at the time of the sum insured increase), your gender and your sum insured. As premiums are level, ongoing premiums will not increase each year just because you get older but premiums will increase due to any increase to your sum insured, including as a result of the Automatic Indexation Benefit, and premiums can increase if we change the premium rate for all policies as set out above.

If you accept the Automatic Indexation Benefit or apply to increase your sum insured, the increased portion of the sum insured will be calculated based on the applicable premium rate for your age at the time of applying for the increase.

If you have had a birthday since your policy commencement date, the premium rate that applies to the increased sum insured will generally be higher than when you applied for the original sum insured.

For Example: Sonia was 62 years of age when she applied for her Suncorp Funeral Insurance policy with a sum insured of $7,000 paying a premium of $42.38 per month.

Sonia has just turned 65 years of age and is applying to increase her sum insured by $3,000 to a total of $10,000. The premium payable for the additional $3,000 will be calculated based on the premium rate for her current age of 65, bringing her total monthly premium to $64.14.

$7,000 - premium calculated on age 62
$3,000 - premium calculated on age 65
8.1 Are you eligible for a discount?

Family Discount

A 20% discount is available for immediate family members who each purchase a Suncorp Funeral Insurance policy (including as joint owners). The discount will apply to the premium payable (please refer to Section 8.2 How to calculate your premium).

8.2 How to calculate your premium

When you apply, your premium is based on the applicable premium rate for your gender and current age, multiplied by your sum insured. A discount may also apply.

The following tables contain some sample premiums only for Suncorp Funeral Insurance. To obtain a personalised quote please contact us on 1800 602 178 or go online to www.suncorp.com.au/funeral.

Sample premiums for males

<table>
<thead>
<tr>
<th>Sum Insured</th>
<th>$ 5,000</th>
<th>$10,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50</td>
<td>$28.06</td>
<td>$56.12</td>
</tr>
<tr>
<td>60</td>
<td>$35.18</td>
<td>$70.36</td>
</tr>
<tr>
<td>70</td>
<td>$72.73</td>
<td>$145.47</td>
</tr>
</tbody>
</table>

Sample premiums for females

<table>
<thead>
<tr>
<th>Sum Insured</th>
<th>$ 5,000</th>
<th>$10,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50</td>
<td>$23.41</td>
<td>$46.82</td>
</tr>
<tr>
<td>60</td>
<td>$26.84</td>
<td>$53.68</td>
</tr>
<tr>
<td>70</td>
<td>$50.78</td>
<td>$101.56</td>
</tr>
</tbody>
</table>
8.3 Paying your premium

You can choose to pay your premium fortnightly, monthly or annually from the financial institution or credit card you nominate. Your premium and the frequency you have chosen to pay your premium are detailed on your schedule.

You have up to 14 days (or 30 days if you pay monthly) from the date each premium is due to pay your premium. This period is called the days of grace. If you do not pay a premium within this period, we will send a notice to you at the address last advised to us specifying the date we will cancel the policy without any refund of premium. If you are entitled to claim before the date we cancel the policy, we will pay the benefit that would otherwise be payable on the terms explained in this PDS, less the amount of any unpaid premium. We will not be liable for any claims after the date of cancellation.

If we cancel your policy due to non-payment of premiums, we will not refund any premium. You can contact us to reinstate your policy up to 3 months after the date of cancellation. In order for us to process your reinstatement, all outstanding premiums must be paid by you.

If we accept your reinstatement application and you repay outstanding premiums, cover will continue and your 12 month accident only period under your Funeral Benefit will not restart.

8.4 Taxation

Usually premiums are not tax deductible and any benefit payments are not assessable for tax purposes. These comments are a guide only and do not take into account changes in taxation laws or your particular circumstances. Please ask your tax adviser or the Australian Taxation Office about your own circumstances.
9.0 Risks

You should be aware of the risks involved before buying any life insurance policy. Some of the risks associated with holding this life insurance policy include:

— your policy may not suit your needs; or
— your level of cover may be insufficient.

It’s important that the policy meets your needs both now and in the future. You may need to seek assistance from an adviser if the terms are not consistent with your needs or do not suit your personal circumstances.

10.0 How can I apply?

Contact us on 1800 602 178 and talk to one of our Customer Value Specialists.

11.0 How to contact us

11.1 Administration queries and changes

If you have any questions about your policy or you would like to make any changes to your policy, including a change to your level of cover or to your payment type, please contact us (please refer to the back cover for contact details). A change to this policy will only apply if we confirm the change in writing.

During the life of this policy, you cannot assign ownership of this policy to any other person or party. However, if this is a joint life policy, you can convert to single life policies and the insured person will be the policy owner on each individual policy. If you need to do this, please contact us. If you decide to split a joint policy into two separate policies, each insured person will be issued with a new policy. Note, you may lose certain benefits such as the 10% Cash Back Benefit from the original policy and start again with your new policies.

You can apply to increase your cover up to the age of 75. If you wish to apply for an increase to your existing sum insured, the maximum sum insured limits will apply (please refer to Section 4 Details of cover and benefits under this policy). With respect to any increased amount, if you die as a result of:

— an accident that occurs prior to the increase;
— a sickness; or
— an intentional self inflicted act,
during the first 12 months after we accept your application for increase, the increased amount will not be payable, however we will refund all premiums paid with respect to the increased amount. Following an increase to your sum insured you will receive a schedule showing your updated policy information.
11.2 Complaints

If you have a complaint about this product or our services, we have established a complaints resolution process and are committed to working with you to resolve your concerns. You can call us on 1800 602 178 or contact the Customer Relations team at lifecustomerrelations@suncorp.com.au.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA via the following:

- Website: www.afca.org.au
- Email: info@afca.org.au
- Telephone: 1800 931 678 (free call)
- In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

12.0 Claims

If entitled to make a claim, the policy owner, nominated beneficiary or legal personal representative can contact us on 1800 602 178 and we will then send a claim pack that needs to be completed to our satisfaction and returned to us.

If you have made a valid nomination, which we will confirm with you in writing, we will pay any benefit payable as a consequence of your death in accordance with your nomination.

In order to assess a claim, we can ask for information we might reasonably need and obtain medical and other records to ensure that the terms and conditions of the policy as set out in this PDS are satisfied.

To make a claim under the Funeral Benefit, the surviving policy owner, nominated beneficiary or legal personal representative is required to notify us as soon as reasonably possible after the date of your death. The following information will be required:

- claim form completed by the surviving policy owner, legal personal representative or nominated beneficiary;
— certified copy of the death certificate or other satisfactory evidence;
— certified proof of identity (birth certificate, drivers licence or passport); and
— if there is no joint policy owner and you did not make a valid beneficiary nomination, a certified copy of your Will.

To make a claim under the Early Payment Benefit, you are required to notify us as soon as reasonably possible after the date you are terminally ill. The following information will be required:

— claim form completed by you and your registered doctor; and
— certified proof of identity (birth certificate, drivers licence or passport).

Payment of a benefit under this policy will be subject to relevant legislative requirements being adhered to and, depending upon individual circumstances, additional information may be required by us. The policy owner, nominated beneficiary or legal personal representative will be required to pay for the cost of satisfying these claim requirements, unless we notify you otherwise.

To assess your claim promptly, we need to ensure the information provided to us at the time of application is correct, for example your age. If we have received any false information, we may refuse the claim, avoid the policy, adjust the premiums paid by you or the benefit payable by us.

We may refuse the claim if we are disadvantaged by any delay in notifying us of a claim.

All payments are made as a lump sum in Australian currency. We will not consider any claim, unless the event giving rise to the claim occurred while your policy was in force.
13.0 Your privacy and our information handling practices

We understand that the privacy of your information is important to you and we respect the confidentiality of the information that you provide to us.

In this Privacy section, all references to “We/Us/Our” means Asteron and its related bodies corporate.

The way in which we collect, use and disclose your personal and sensitive information (together ‘personal information’)

is explained in our Australian Privacy Principle Privacy Policy (APP Privacy Policy) available using this link https://www.tal.com.au/privacy-policy. Alternatively, we would be pleased to provide a copy of this free of charge on request.

Our APP Privacy Policy contains details about the following:

— the kinds of personal information that we collect and hold;
— how we collect and hold personal information (including sensitive information such as health and lifestyle information);
— the purposes for which we collect, hold, use and disclose personal information (including sensitive information);
— how our customers may access personal information about them which is held by us and how they can correct that information;
— our approach to direct marketing and how you can opt out of receiving direct marketing communications; and
— how we deal with any complaints that our customers may have regarding privacy issues.

Our information handling practices are based on relevant privacy laws and regulations, including, but not limited to the Privacy Act 1988 (Cth) and the 13 Australian Privacy Principles.

Additional information about relevant privacy laws and regulations and your privacy rights can be found at the website of the Australian Privacy Commissioner at http://www.oaic.gov.au including how to make a privacy related complaint and sensible steps that you can take to protect your information when dealing with organisations and when using modern technology.
If you would like a copy of our APP Privacy Policy or if you have any questions about the way in which we manage your information, or wish to make privacy related complaint, please contact us using the details below:

Telephone: 1300 209 088
Email: customerservice@tal.com.au
Post: GPO Box 5380 Sydney NSW 2001

Collection, use and disclosure of information when providing our products and services

Your personal information will be collected, used and disclosed to enable us to provide or arrange for the provision of our insurance products and services. Examples of why your personal information will be collected, used and disclosed include, but are not limited to, the following:

- to confirm your identification, for example when making payments and changes to your policy;
- to process new insurance policies, including underwriting and claims assessments;
- to carry out administrative and processing functions including pre-sales, sales and ongoing customer service and support;
- to assess claims against the policy terms;
- to meet legal and regulatory requirements; and
- to review and develop our products and services, including research and surveys to meet ongoing customer expectations.

We may collect your information from and disclose your information to (and receive information from) third parties (including related bodies corporate) such as:

- affiliated product and service providers, or distributors of our products or services, including other businesses with whom we have a business, distribution or branding arrangement, or where otherwise permitted or authorised by law; and
- organisations that are involved in a corporate re-organisation or are involved in a transfer of all or part of the assets or business of their organisation and/or a TAL organisation.
Typically, in providing our products and services to you we may collect and disclose information using online and paper forms, electronic transmission of data, telephone and other available technologies. We obtain your consent for the collection, use and disclosure of information including, but not limited to, your consent to liaise with relevant healthcare providers, financial advisers and professionals such as your accountant and doctors.

If you do not supply the required information, we may not be able to provide the requested product or service or pay a claim.

Your personal information will be managed and held securely and we have measures in place to protect your information. In processing and administering our products and services (including at the time of underwriting and claims assessment) we may need to disclose your personal information to other organisations and individuals. Examples of why your personal information will be disclosed include, but are not limited to, the following:

— to organisations assisting us in providing our products and services such as those providing mailing and information technology services;
— to organisations assisting us in promoting, marketing and distributing our products and obtaining feedback such as surveys and research;
— to our related bodies corporate and organisations with which we have a business alliance or contractual arrangement;
— in response to enquiries, complaints and litigation, for example, disclosure to external complaints resolution bodies and lawyers;
— to meet our legal and regulatory requirements; and
— to respond to a request from a government agency or law enforcement body.

We may also disclose your personal information to other bodies such as reinsurers, your financial adviser, healthcare and rehabilitation providers and claims investigators.

In administering your insurance benefits and in operating this product, your personal information may be disclosed to service providers in another country.
Our Privacy Policies provide information regarding relevant offshore locations where we have service providers.

Generally, we do not use or disclose any customer information for a purpose other than providing our products and services unless:

— our customer consents to the use or disclosure of the customer information; or
— the use or disclosure is required or authorised under an Australian law or a court/tribunal order; or
— the purpose is related to improving our products and services and seeking customer input such as market research; or
— the use or disclosure of the information is reasonably necessary for one or more enforcement related activities conducted by, or on behalf of, a law enforcement body e.g. the police.

Your personal information and our marketing practices

Every now and then, we, or, our related bodies corporate, or organisations with which we have a business arrangement may wish to contact you to provide you with information about special offers and information about products and services that we think will be of interest to you. These direct marketing communications may be through any available technologies including mail, email, SMS, telephone and online. Detailed information about our marketing practices, including data matching and analytics, is available in our APP Privacy Policy referenced above.

We will engage in marketing unless you tell us otherwise. If you prefer not to receive direct marketing communications from us, you can contact us at any time using the contact details above. When you contact us to opt out of receiving direct marketing communications going forward, you will be given a choice of ongoing marketing preferences.
Accuracy of information and access to information we hold

We rely on the accuracy of the information you provide. If you think that we hold information about you that is incorrect, incomplete or out of date, please let us know using the communication methods above.

Under current privacy laws and regulations, you are generally entitled to access the personal information we hold about you. To access that information, simply make a request in writing. This process enables us to confirm your identity for security reasons and to protect your personal information from being sought by a person other than yourself. There are some limited exemptions where we would be unable to provide the personal information that we hold about you in response to your request.

If, for any reason, we decline your request to access and/or update your information, we will provide you with details of the reasons and where appropriate, a list of the documents that are not being provided directly to you. In some circumstances it may be appropriate to provide you with access to information that you’ve requested via an intermediary, such as providing medical information to a treating GP rather than directly to yourself. If this is the case, we will let you know.

14.0 Glossary

Where the following terms and words appear in this PDS, whether the first letter is in upper or lower case, and are italicised, their meanings are listed below.

Where applicable, with respect to the definitions, singular includes the plural and vice versa.

**accident:** means an event that occurs while cover is in force under this policy, which solely and directly causes injury as a result of violent, external and visible means.

**Asteron, we, us** and **our:** means Asteron Life & Superannuation Limited, ABN 87 073 979 530 AFSL 229880.

**immediate family members:** means your partner, parents, siblings or children.
Indexation factor: means the percentage change in the consumer price index (CPI) which is the weighted average of the 8 Australian capital cities combined as published by the Australian Bureau of Statistics or any body which succeeds it and in respect of the 12 month period finishing on 30 September. The indexation factor will be applied from 1 March the following year. If the CPI is not published by this date, the indexation factor will be calculated upon a retail price index which we consider most nearly replaces it.

injury: means physical damage to your body which occurs as a result of violent, external and visible means while this policy is active.

insured person: means the person(s) who has been accepted by us and is listed on the schedule as the insured person(s) under this policy and the policy owner.

legal personal representative: means the executor or administrator of your estate, or any other person(s) who is authorised by law to administer and distribute your estate.

nominated beneficiary: means the person you nominate to receive the Funeral Benefit under your policy that we confirm in writing.

partner: means your spouse or a person living with you as your spouse on a domestic basis in good faith. He or she can be the same sex as you.

policy: means your Suncorp Funeral Insurance, which consists of this combined Product Disclosure Statement and Policy Document, the schedule and information provided in your application.

policy anniversary: means the anniversary of your policy commencement date.

policy commencement date: means the date we accept your application for cover as shown on the schedule.

policy owner: means the person(s) listed on the schedule as the owner(s) of this policy and the insured person.

premium: means the amount you pay us for the insurance.
registered doctor: means a doctor who is legally qualified and a properly registered medical specialist. The doctor cannot be you or a member of your family. If practising outside Australia, the doctor must have qualifications equivalent to Australian standards.

schedule: means a document issued by us which shows important information about your policy, including your policy number, premiums, sum insured and policy commencement date.

sickness: means an illness or disease you suffer while cover for the applicable benefit was in force under this policy.

sum insured: means the amount you apply for and we accept, with any increase due to indexation under the Automatic Indexation Benefit or as varied by agreement (for example if you apply for a decrease or increase).

terminal illness and terminally ill: means a sickness which you have been diagnosed with by a registered doctor that, in our opinion having considered any evidence we may require, means that your life expectancy is not greater than 12 months, regardless of any available treatment.

you and your: means the policy owner(s) who is also the insured person(s) who has been accepted by us and is shown on the schedule.
Contact us

If you would like to enquire about applying for a Suncorp Funeral Insurance policy or if you have an existing policy, you can contact us:

- **Call**
  - 1800 602 178

- **Online**

- **Local store**

- **Write to**
  - Suncorp Life Customer Service
  - GPO Box 3950 Sydney NSW 2001