

Insurance cover

Protecting your most valuable assets, you and your family

Asgard Employee Super Account



Life can bring surprises, good and bad

Insurance is an important part of anyone's financial plan, and the risks of injury and illness don't go away with economic changes. Death and disablement cover can be a valuable safety net for you and your family if something happens which prevents you from returning to work, or if you pass away.

An automatic level of protection

You may already have cover attached to your superannation account. Check your most recent Annual Statement, log onto **www.investoronline.info** or call Asgard on 1800 998 185 to confirm your current insurance cover.

Do you have enough?

Most Australian families would not be able to meet their financial obligations after 3 months if the main breadwinner were unable to work or were to pass away¹. Your financial adviser can help you determine if you are adequately covered.

Why insurance through super?

Cover through your employer-sponsored superannuation plan has several key benefits:

- **Group premium rates:** Group buying power means competitive premiums
- **Access to cover without underwriting:** Automatic Acceptance Limits (AALs) means that most members can obtain a level of cover without needing to be underwritten
- **Pay with pre-tax dollars:** Instead of having to pay for cover outside of super with your take-home pay, your premiums are deducted from super account
- **Tax-free death benefits:** On death of a super member, lump sum benefits paid from super to the deceased's tax dependants are tax-free².

Want to learn more or apply to increase your cover?

- Speak to your financial adviser
- Full details of the types of cover available, their explanations and eligibility criteria are in the Product Disclosure Statement (PDS). Visit **www.asgard.com.au** and download the 'Asgard Employee Super PDS'.
- Call Asgard on 1800 998 185

¹ AIST Media Release, June 2008

² A "death benefits dependant" for tax purposes include the deceased's spouse (including de-facto and same sex), former spouse, child aged less than 18, any person with whom the deceased had an interdependency relationship with just before their death and any person who was dependant of the deceased just before their death (ie. Financial dependant).

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