

APPLYING FOR A TERMINAL ILLNESS BENEFIT

WHAT IS A TERMINAL ILLNESS BENEFIT?

A Terminal Illness benefit is an early release of your Active Super account balance. It may also include an insurance payment, depending on whether or not you hold death cover with Active Super and you qualify for payment of your sum insured.

If you hold death cover and qualify for payment, up to \$2.5 million of your cover is payable for terminal illness. Any excess cover would be payable on your death, provided you retain your death cover by keeping sufficient funds in your account to pay for ongoing premiums.

If you also hold Salary Continuance Insurance (SCI) cover with Active Super you may be able to apply for SCI payments.

For more information on SCI benefits, please refer to the Voluntary Insurance Fact Sheet at activesuper.com.au

How is a terminal illness paid?

You can apply for payment of a Terminal Illness benefit if you have an illness or injury which, in the opinion of two registered Medical Practitioners, is likely to lead to your death within 24 months. At least one of the Medical Practitioners providing certification of your terminal illness must be a specialist practising in an area related to your illness or injury.

There are potentially two parts to a terminal illness benefit:

1. Your Active Super account balance
2. Your insurance cover (if you hold death cover with Active Super)

You are not required to have ceased employment in order to be eligible to make a claim for a lump sum Terminal Illness benefit from Active Super (you are, however, required to have ceased employment if you are also lodging an SCI claim).

Am I able to access all of my account balance?

Commonwealth legislation requires at least part of your superannuation to be retained in the superannuation system until a condition of release has been satisfied. This is known as 'preservation'.

If your application for payment of a Terminal Illness benefit is approved, you are considered to have satisfied a condition of release and your benefit is payable in full, including any previously preserved component.

Who will assess a terminal illness claim?

This depends on what you are applying for:

- If you are applying for payment of your superannuation account balance only, the Active Super Trustee will assess your claim.
- If you are applying for payment of your account balance and insurance cover, (including SCI cover, if applicable) the Active Super Trustee's Insurer will assess your claim.

What do I need to provide in order to make a claim?

1. IF YOU ARE APPLYING FOR PAYMENT OF YOUR ACCOUNT BALANCE ONLY (I.E. NO INSURANCE)

If you are applying only for payment of your superannuation account balance please complete and return the following forms to Active Super:

- Active Super Application for a Terminal Illness benefit form
- Active Super Incapacity Certificate (Terminal Illness) x 2
- Proof of Identity

2. IF YOU ARE APPLYING FOR PAYMENT OF YOUR ACCOUNT BALANCE PLUS LUMP SUM INSURANCE COVER

If you are applying for payment of your account balance as well as death cover, please complete and return the following forms to Active Super:

- Active Super Application for a Terminal Illness benefit form
- Active Super Incapacity Certificate (Terminal Illness) x 2
- TAL Terminal Illness claim form
- TAL Attending Doctor's Statement (Terminal Illness)
- TAL Attending Specialist's Statement (Terminal Illness) forms x 2
- Proof of Identity

The medical practitioners who complete the Attending Doctor's Statement and Attending Specialist's Statement may also complete one each of the Active Super Incapacity Certificates.

3. IF YOU ARE APPLYING FOR PAYMENT OF YOUR ACCOUNT BALANCE, LUMP SUM INSURANCE COVER AND SCI

If you are applying for payment of your account balance, death cover and SCI cover, please complete and return the following forms to Active Super:

- Active Super Application for a Terminal Illness benefit form
- Active Super Incapacity Certificate (Terminal Illness) x 2
- TAL Member's Statement
- TAL Attending Specialist's Statement (Terminal Illness) form
- TAL Attending Doctor's Statement (Income Protection)
- TAL Employer's Statement
- Proof of Identity

The Medical Practitioners providing the required information to Active Super must be legally qualified, registered to practice in Australia and cannot be the Insured Person, their spouse, relative, business associate or partner, shareholder, employer or employee.

The medical practitioners who complete the Attending Doctor's Statement and Attending Specialist's Statement may also complete an Active Super Incapacity Certificate.

For more information about certification and acceptable documents for identification, please refer to the enclosed 'Proof of Identity' fact sheet.

Where do I need to send my application?

Once you have all the required information, please send your application to:

Active Super
PO Box N835
Grosvenor Place NSW 1220

How will I know how my application is progressing?

We will process your claim as quickly as possible and will contact you directly if we require further information from you to assess your claim.

If you need to contact us about your application, please call Member Care on 1300 547 873 between 8.30am and 6.00pm Monday to Friday.

Understanding your benefit entitlement

The Active Super Trustee is obliged to provide you with information you may reasonably require for the purpose of understanding your benefit entitlement. The Product Disclosure Statement (PDS) provides more information about any insurance you may hold, as well as any fees and charges that may apply to your benefit payment. Your latest member statement and Member Online will provide you with information on the balance of your account, plus the value any insurance cover you hold with Active Super.

Information on privacy

Active Super is fully committed to complying with the Australian Privacy Principles in the way that information is collected, stored and used. Full details on how this is achieved are contained within Active Super's Privacy Policy, a copy of which is available at activesuper.com.au or from Member Care.