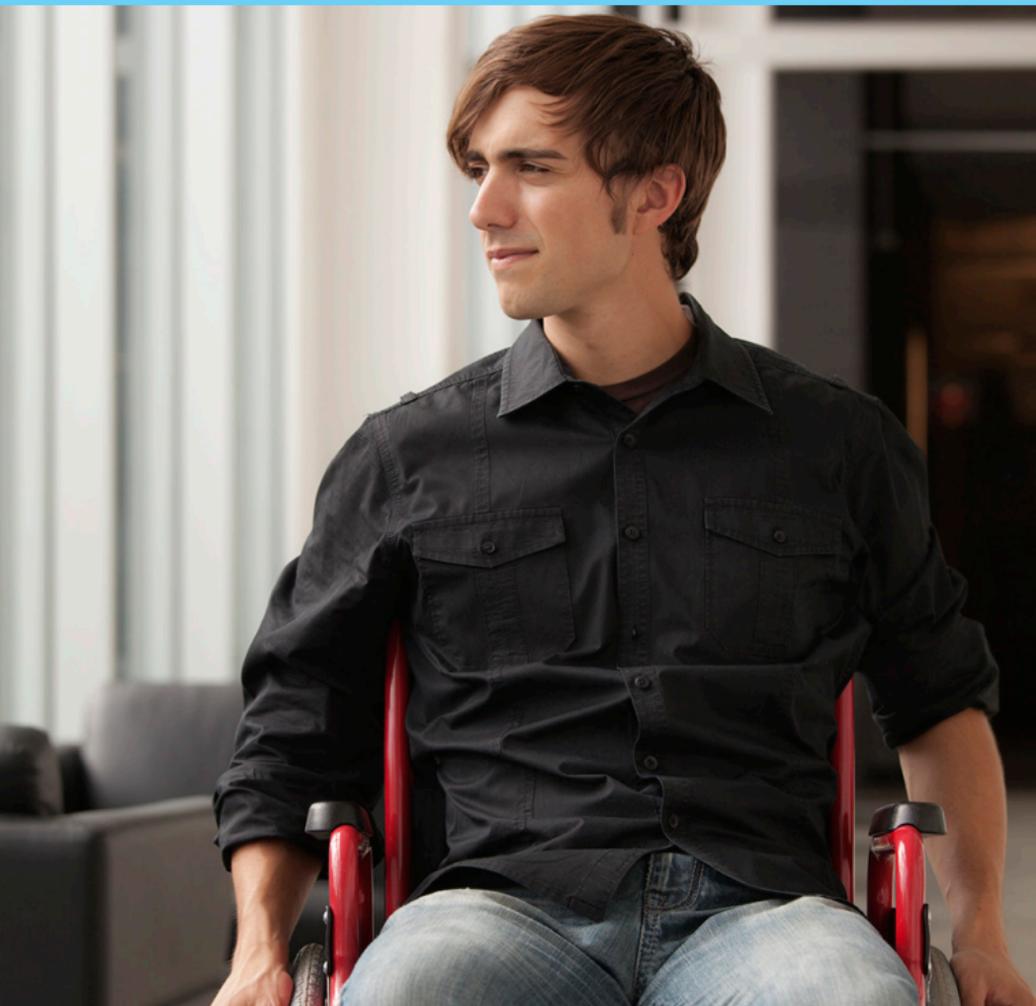


# Claiming a total and permanent disablement benefit

October 2020



[equisuper.com.au](https://equisuper.com.au) | 1800 682 626



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## What is total and permanent disablement claim (TPD)?

A TPD claim is an application for the early release of your superannuation account balance and any additional insurance cover you have. The benefit is payable if you become totally and permanently disabled due to an illness or injury that has caused you to be unable to work again in any occupation for which you were suited by education, training or experience, or if you are unable to perform certain everyday life activities.

## What happens when you make a claim

### 1. Call us

■ Call our Helpline on 1800 682 626. We will help you with the first steps of the claim and inform you of the overall process. You will be asked a few questions relating to your claim to assist with determining the correct benefit you may be entitled to claim. When you call, please have the following information on hand to initiate your claim:

- details of your Equip membership,
- details of your injury or illness,
- the date you first consulted your doctor about your condition and the date you were certified unfit to work,
- details of the employer/s you were employed with prior to ceasing work, and
- the last day you were actively at work and your work status prior to ceasing work.

### 2. Documents

Once your eligibility to claim is established, the relevant forms will be sent to you for completion. These forms enable assessment of your entitlement against the insurance policy terms and conditions. Your medical condition will be assessed together with your medical history, employment circumstances and education.

To get started, the following forms will be sent to you:

- **Member Statement** – to be completed by you (or your Power of Attorney)
- **Attending Doctor's Statement (TPD)** – to be completed by your treating doctor. Copies of relevant medical reports and test results that support your illness or injury should be attached to the completed report. Any costs associated with completing this form will need to be covered by you.
- **Employer Statement** – to be completed by your employer at the time you ceased work.

### 3. Assessment

Once the completed forms are returned, you will be assigned a dedicated case manager who will assist you through the claim process and will lodge your claim with our Insurer.

The Insurer may also request:

- you to provide further information,
- additional medical reports directly from your doctor/s,
- further information from your employer,
- you to attend an independent medical examination,
- any claim files held with other insurers or any other third party such as Worker's Compensation.

Any fees associated with requesting additional medical reports and examinations will be paid by the Insurer.

Your claim will be assessed against the terms and conditions of the insurance policy you were covered under at the date of your injury or illness (including any exclusions and/or pre-existing conditions you may have). The nature of your claim, the date of disablement and any additional information required to reach an outcome will influence the overall assessment processing time of your claim.

We will strive to reach an outcome as quickly as possible and will keep you regularly updated throughout the assessment process.

### 4. Decision

All claims are referred to the Trustee office for approval once all of the required information, including the Insurer's decision relating to an insured benefit, has been received. The Trustee is responsible for ensuring the decision is fair and reasonable and meets the early release conditions as governed by superannuation legislation.

- If your claim is approved, we will let you know in writing, and confirm the TPD benefit amount will be allocated into your superannuation account and form part of your overall balance. We will also provide you with payment options and seek your instructions.
- If your claim is declined, we will let you know in writing of the reasons your medical condition does not satisfy the relevant TPD definitions.

Should this occur, and if you disagree with the decision, you can request a review. You will have the opportunity to provide any further evidence to support your claim. All review requests are treated as formal complaints and are independently assessed by the Insurer and Trustee.

## 5. Payment

If our Insurer approves your TPD benefit, the insurance payment will be allocated into your account balance to form a final total benefit amount. This total benefit amount may be paid to you once the Trustee approves the claim.

The benefit can be paid to you as:

- partial lump sum withdrawals from your super account when you need to, or
- an income stream (Pension) to provide you with regular income payments to support you into the future, or
- a full benefit payment directly to you via EFT or cheque

A TPD payment may incur tax depending on your personal circumstances. We highly recommend seeking independent advice or speaking to one of our licenced financial planners who can help you navigate the best way to manage these lump sum funds.

If you choose to leave your benefit within super, the insurance proceeds together with your account balance will continue to accrue returns based on your chosen superannuation investment option(s).

### FAQ about TPD claims

#### What is considered in the assessment of a Total & Permanent Disability claim?

Being approved for a TPD payment depends on a number of factors. The driving factor is the definition of total and permanent disability in place at the time you ceased work and were medically diagnosed as being totally and permanently incapable of working. These definitions have changed over the years and can vary between products and superannuation funds.

Other factors such as your medical capacity, employment status, the length of time you've worked in this role, your past employment and experience, your level of education, any training you've undertaken and the impact of your injury or illness are all taken into consideration when assessing your claim.

Information will be gathered from your employer, doctors and specialists, or any other organisations that you may have lodged a claim with, to enable the Insurer to assess your claim correctly, fairly and within reason. The Insurer may also ask for additional tests or medical opinions from doctors of their choice.

## TPD Definitions

Our current definitions can be found in the Insurance guide available on our website. For past definitions and to discuss your circumstance please contact our Helpline on 1800 682 626.

## Tax on TPD benefit payments

Income tax is complex and depends on individual circumstances and how the benefit is withdrawn. We recommend you seek financial advice to understand how any benefit payment made to you may be taxed.

## How long does the claim process takes?

There are several steps involved in assessing a claim. We and the Insurer aim to finalise most claims within six months or sooner. The length of time depends on the availability of information required from you, your employer, your doctors and specialists to assess your claim.

## Is there a waiting period?

The definitions relevant to you will determine the waiting period applicable for your claim. This means that you must have been absent from work as a result of your injury or illness for a minimum of the required time before you can receive a benefit payment. The current policy stipulates a TPD waiting period may either be 3 or 6 months.

## Need financial advice?

Equip offers expert financial advice services through our licensed Financial Planners. Our advisers can provide assistance on the likely impact of any benefit payment with regards to your personal financial situation and help you make informed decisions about your benefit. To meet with a financial planner, please call us on 1800 065 753.

## Certified Proof of Identity.

For security purposes certified proof of your identity such as your driver's licence or passport is required. A certified copy is simply a photocopy of an original document that has been sighted, signed and stamped as being a 'certified true copy' by an authorised person. Photocopies of certified documents cannot be accepted. More information on how to certify documents can be found on our website at [equipsuper.com.au](http://equipsuper.com.au).

## What if I'm receiving Income Protection payments?

Eligibility to receive a TPD benefit does not affect any income protection payments you may be eligible to claim. Any payments you are receiving will continue for as long as you satisfy the terms and conditions of the income protection or salary continuance policy.

## Complaints

If at any time you are dissatisfied with any aspect of your claim, you can lodge a formal complaint. Our complaints handling information is available on our website.

We aim to resolve all complaints as soon as possible. However, if we have not resolved your complaint within 28 days, we will provide a progress update. A final response will be sent to you no later than 45 days for complaints about financial services including advice, and no later than 90 days for complaints about superannuation.

**Call:** 1800 682 626

**Write to:** Complaints Officer  
Equip  
GPO Box 4303  
Melbourne VIC 3001

**Email:** [complaints@equisuper.com.au](mailto:complaints@equisuper.com.au)

**Online:** [equisuper.com.au/contact-us](http://equisuper.com.au/contact-us)

If you are not satisfied with our response to your complaint, or we have not responded to you within the above timeframes, you can refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA imposes strict time limits for lodging complaints. For more information about AFCA and their complaint process, visit [afca.org.au](http://afca.org.au).

Here's how you can submit a complaint with AFCA:

**Call:** 1800 931 678 (free call)

**Write to:** Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Online:** [afca.org.au](http://afca.org.au)

This guide is provided for general information only. It does not take into account your personal objectives, financial situation or needs and should therefore not be taken as personal advice. You should consider whether it is appropriate for you before acting on it and, if necessary, you should seek professional financial advice.

Financial advice may be provided by Togethr Financial Planning Pty Ltd, ABN 84 124 491 078, AFSL 455010, (“TFP”), trading as Equip Financial Planning. TFP is a related entity of Togethr Trustees Pty Ltd.

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