

Claiming a permanent incapacity benefit

Complete this form to request early release of your superannuation benefit on permanent incapacity grounds

What is permanent incapacity?

Permanent incapacity (PI) means being permanently unable to work due to illness or injury.

When can I claim a PI benefit?

If two different qualified medical practitioners certify that you meet the following definition of permanent incapacity, you may apply for a PI benefit:

'Permanent incapacity, in relation to a member, means ill-health (whether physical or mental), where the Trustee is reasonably satisfied that the member is unlikely, because of the ill-health, to engage in gainful employment for which the member is reasonably qualified by education, training or experience.'

Sometimes the medical certificates submitted do not provide sufficient detail to enable the Trustee to be satisfied that the test required by superannuation law for the payment of such benefits has been met and we may require further information to be submitted.

Gainfully employed

'Gainfully employed' means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment. Gain or reward means you receive remuneration such as wages, business income, bonuses and commissions in return for personal exertion from these activities. It does not include gaining passive income such as rent or dividends.

How do I make a claim?

To make a claim you must:

- complete the attached Permanent Incapacity Benefit Claim Form which includes a statutory declaration
- attach medical certificates from two different qualified medical practitioners confirming that you meet the above requirements
- provide copies of documents verifying your identity
- return the Claim Form and documents to:

Insurance and Claims Services
Locked Bag 999
Carlton South VIC 3053

What are the payment options?

If your claim is approved, you may have your benefit paid to your bank account or you may roll it over to a regulated superannuation fund. If it is paid to your bank account, tax may be deducted. However, tax is not deducted from amounts rolled over to a regulated superannuation fund. It would be in your best interest to obtain independent tax advice prior to making your decision.

What if I need assistance?

If you have any questions about the completion of this form call us on **1300 361 798**, email admin@ausfund.net.au or visit our website at unclaimedsuper.com.au

Faxed, emailed or photocopied forms will not be accepted.

Processing of your benefit may take up to 30 days to complete. You will be advised when the benefit has been paid.

Privacy

The way your personal information is handled, and your ability to obtain access to that information is regulated by the Privacy Act 1988 (Cth). The information that you provide on the Permanent Incapacity Benefit Claim Form and any documents supplied to support your claim is subject to the terms of the Privacy Policy applying for AUSfund which is available on the AUSfund website at unclaimedsuper.com.au. We will advise you if, in order to assess your claim, we require additional information from you or from your medical practitioners.

Tax File Number (TFN)

Providing your TFN is voluntary, but it might reduce the amount of any tax you might otherwise need to pay. Full details of our authorisation and use of your TFN are on our website at unclaimedsuper.com.au

What if the amount is under \$200?

If your account balance is less than \$200 you may claim it as a cash benefit without having to complete this form. You can claim benefits online at unclaimedsuper.com.au

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Identification requirements

In order for your benefit to be paid, we need to verify your identity. **Choose either A or B below.**

A. One of the following documents:

- A photocopy of both sides of your **current** Driver Licence showing a **clear** and **legible** photograph, your **current address** and signature

OR

- A photocopy of your **current** passport showing a **clear** and **legible** photograph and signature

B. Two documents required:

A photocopy of **ONE** of the following documents:

- Birth Certificate or Birth Extract
- Citizenship Certificate issued by the Commonwealth of Australia
- Your current Pension Card issued by Centrelink that entitles you to financial benefits, and shows your **current address** as held on your AUSfund account

PLUS

ONE of the following documents:

- A **current** letter from Centrelink regarding a Government Assistance Payment that shows your **current address** as held on your AUSfund account.
- Notice issued by Commonwealth, State or Local Government within the past 12 months that shows your **current address**. For example:
A Notice of Assessment from the Australian Tax Office or a Rates Notice from Local Council.

Change of name or signing on behalf of another person

If you have changed your name from the name we have on record OR you are signing on behalf of the applicant, you will need to provide a certified linking document.

A linking document is a document that proves a relationship exists between two (or more) names.

Suitable linking documents are:

- **Change of name** – Please provide a **certified copy*** of the Marriage Certificate or Deed Poll Change of Name Certificate from the Births, Deaths and Marriages Registration Office.
- **Signed on behalf of the applicant** – Please provide a **certified copy*** of the Guardianship papers or Power of Attorney and a **certified copy*** of the Guardian's or Attorney's driver licence or Passport.

***What is a certified copy?** A photocopy of the original document, which has been sighted and signed as a true copy by a Solicitor, Justice of the Peace or any other person who is authorised to witness a Statutory Declaration. Please do not send original documents.

Permanent Incapacity Benefit Claim Form

Read 'Claiming a permanent incapacity benefit' before completing this form

Please complete both sides of this form. Print clearly using a blue or black ballpoint pen.

Step 1: Personal details

Member number:

Title: Mr Mrs Ms Miss

Family name:

Given names:

Male Female Date of birth: / /

Postal street address:

Suburb/Town: State: Postcode:

Residential address (if different from postal address):

Suburb/Town: State: Postcode:

Contact phone number: Email address:

Other or previous name/s:

Step 2: Statutory declaration

I, whose details are stated above, declare that:

- I have permanently ceased gainful employment due to illness or injury resulting in my inability to be employed ever again in any capacity for which I am reasonably qualified by education, training or experience.
- I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the Statutory Declarations Act 1959 (Cth).
- I understand that full payment of my account balance is a full discharge and release of the Trustee of AUSfund's liability.
- I have read and understood the information provided with this form about claiming a permanent incapacity benefit.

Signature:

Witness signature:

Declared at:

Witness name:

Date: / /

Date: / /

Witness qualification:

The above declaration must be witnessed by a person who is qualified under the law of the State/Territory in which the declaration is made.

PLEASE TURN OVER TO COMPLETE →

Step 3: Payment instructions

Please provide your Australian bank account, building society or credit union account details. We can only pay a benefit into an account which is in the same name as your AUSfund membership. We cannot transfer money to a loan, credit card, business account or SMSF account.

Name of your bank, building society or credit union :

BSB number:

Account number:

Name of your account (e.g. Jon J Smyth):

Branch:

State/Territory:

Postcode:

Alternatively, you may have your benefit paid into a regulated superannuation fund where you have an account. Obtain the following details from your fund and confirm that they will accept the rollover from AUSfund.

Fund name :

Fund Unique Superannuation Identifier (USI):

New fund member number:

Step 4: Identification

You must attach a copy of your identification. See 'Identification requirements' section in 'Claiming a permanent incapacity benefit.'

Step 5: Cessation of employment

On what date did you cease gainful employment? See 'Gainfully employed' section in 'Claiming a permanent incapacity benefit.'

 / /

Step 6: Tax File Number (TFN)

See section on TFN in 'Claiming a permanent incapacity benefit.'

TFN:

Step 7: Checklist

- I have completed the statutory declaration and had it witnessed.
- I have attached certificates from two different qualified medical practitioners certifying that I meet the definition of permanent incapacity.
- I have attached my identification.
- I stated the date I ceased employment.
- I have provided my Tax File Number (TFN).

Return completed form to:

Insurance and Claims Services

Locked Bag 999

Carlton South VIC 3053