

Applying for a Total & Permanent Disablement payment

This fact sheet provides information about how to apply for a Total & Permanent Disablement (TPD) benefit payment if you become totally and permanently disabled.

This fact sheet will help explain:

- what TPD is and how it works,
- what happens when you claim and who's involved, and
- what happens if your application is approved.



What is TPD?

TPD cover can pay you a lump sum if you become totally and permanently disabled and can no longer work. A lump sum can help cover the costs of rehabilitation, debt repayments and the future cost of living.

Not sure if you have TPD cover?

Log into your account or call us on **1300 667 387** to find out. If you used to be a member and you think you had TPD cover at the time your injury or illness occurred, call us on **1300 667 387** and we can check for you.

Is your illness or injury covered?

All illness and injury types are considered unless an exclusion has been applied to your cover. Eligibility to claim a TPD benefit payment is determined by the Insurer¹. You must meet the policy terms and conditions, including some specific TPD definitions.

If you're not sure if you should apply, call us on **1300 667 387** and we can help you work out the next steps.

What you need to tell us

When you call us, you'll need to know:

- the date you were considered totally and permanently disabled by your doctor,
- the date you last performed the normal duties of your job, and
- the date you last worked in any capacity.



¹ The insurance provider may differ depending on the date of your illness or injury. AustralianSuper insurance is currently provided by TAL Life Limited (the Insurer) ABN 70 050 109 450, AFSL 237848.

What happens when you make a claim



Step	What happens
1. Contact us	Call 1300 667 387 from 8.30am to 5pm AEST/AEDT weekdays. If you're not sure if you should apply, call us and we'll help you work out the next steps.
2. Case manager	You'll be assigned a case manager to help you through the process. They'll ask you some initial questions and look after your application from start to finish.
3. Documents	<p>Your case manager will send you some forms to complete. They'll work with you to make sure we receive all of the information required to process your application including:</p> <ul style="list-style-type: none"> • a Medical Attendant's Statement (MAS), and • two certificates of release that need to be completed by two different doctors so that your super can be paid to you before retirement. <p>You'll need to arrange for a doctor to complete the MAS and one of the certificates of release. A different doctor will need to complete the other certificate. You'll need to pay any fees associated with this step.</p> <p>The Insurer will start reviewing your application for a benefit payment when they've received your MAS. If you can't have your MAS completed, please contact your case manager for help with progressing your claim.</p>
4. Review	The Insurer will review your application and if they need more information, we'll let you know. Sometimes the Insurer will request a specific medical report, but they'll pay for any fees associated with this step.
5. Decision	<p>If your application for a benefit payment is approved, we'll let you know in writing and confirm the amount payable.</p> <p>If your application isn't approved, we'll complete an independent review of the Insurer's decision. We'll write to you with the outcome of our review, explaining the reason for the decision.</p>
6. Payment	<p>If your application is approved, the Insurer will pay the benefit payment into your super account. You won't be able to withdraw your benefit payment from your account until we've received the two completed certificates of release from you. The certificates are valid for 18 months from the date they're completed so if your application takes longer, you may need to provide new certificates of release.</p>

Roles and responsibilities

When it comes to applying for a TPD payment, a number of parties have a role to play in the claim process.

Party	Responsibilities
You	<ul style="list-style-type: none"> • Complete any documentation sent to you. • Provide any further information requested by your case manager. • Keep your case manager updated of any changes, for example: <ul style="list-style-type: none"> - a change in contact details, - if you return to work, or - any scheduled surgery.
Your case manager	<ul style="list-style-type: none"> • Explain the application process to you and guide you through your claim. • Respond to any queries you might have. • Keep you updated on the progress of your claim.
The Insurer	<ul style="list-style-type: none"> • Review your documentation and see if more information is needed. • Decide if you're able to receive a benefit payment based on whether or not you meet the policy definitions.
Us	<ul style="list-style-type: none"> • Oversee the claim process. • Oversee the conduct of the Insurer and other service providers. • Complete an independent review when the Insurer doesn't believe a payment should be made.

How long will it take for a decision to be made?

The Insurer will try to make a decision as quickly as possible but, at a minimum, they'll aim to make a decision within six months from when we receive your MAS. It may take longer if:

- your injury or illness happened several years ago,
- your treatment is ongoing, or
- you've returned to work in some capacity.

Your case manager will provide you with progress updates at least every 20 business days. You can also contact them anytime you have questions.

How much will you be paid and when?

If your application is approved and we've received all of the required claim documents, you'll be paid:

- the amount of cover the Insurer has determined is payable based on the policy, and
- your super account balance.

The Insurer will pay your benefit payment into your super account and from there we'll contact you to confirm your payment preference.

It's possible your TPD benefit payment may result in financial or tax implications so you may also want to consider getting independent advice².

² Personal financial product advice is provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd. Fees may apply.



We're here to help

Visit australiansuper.com

Email australiansuper.com/email

Call **1300 667 387** (8.30am to 5pm AEST/AEDT weekdays)



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