



Bendigo SmartStart Super[®]

A guide to making a claim in super

We understand you're dealing with a lot right now, so we've developed this guide to help you manage the superannuation side of things. We trust this guide helps you through some of the steps you may need to take during this difficult time.

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The group life and group income protection insurance policies are issued by TAL Life Limited (TAL) ABN 70 050 109 450 AFSL 237848.

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Applying for a superannuation permanent incapacity benefit

What is a permanent incapacity benefit?

A permanent incapacity benefit is a benefit that includes your superannuation account balance and may also include an insured component.

It is paid to an individual that is unlikely to engage in gainful employment for which they are reasonably qualified by education, training or experience due to ill-health (physical or mental). If you have an insured component, also known as Total and Permanent Disablement (TPD) cover, you may be eligible for a lump sum insurance payment in addition to your account balance.

Step 1

Contact us

Contact us on **1800 033 426** to notify us of your illness or injury. We will provide you with the appropriate paperwork and talk you through the process.

Step 2

Prepare the documents

To initiate the claim process, you will need to complete a claim form and provide information regarding your illness or injury, details of any treatment received and provide information about your employment history (a Member Statement).

If you have TPD cover, you may be able to complete your claim online or via tele-interview with the insurer. We will discuss these options with you during your initial phone call.

You will also need to provide certification (called Doctor's Statement) from two medical practitioners that you are suffering from an illness or injury and it is unlikely that you will engage in gainful employment for which you are reasonably qualified by education, training or experience.

The insurer may assess your TPD claim with one Doctor's Statement however we are unable to pay your benefit unless two Doctor's Statements are received.

The insurer will also ask you to provide a statement from your employer (an Employer Statement) if you were employed at the time you became permanently disabled.

Document Checklist

- ✓ Completed, signed and dated claim form
- ✓ Member Statement
- ✓ Employer Statement (if applicable)
- ✓ Attending Doctor's Statement (from two separate doctors)
- ✓ Certified copy of identification such as a Drivers Licence
- ✓ Change of name: if you have changed your name, please provide proof of the change

Step 3

Review of the claim paperwork

Once we receive all the required information and paperwork, we will carefully review the claim and contact you if any other documents are required.

If you have TPD cover, the insurer may require additional information from you to understand your condition and determine your eligibility for an insurance benefit.

Step 4

Claim assessment

We will assess the claim and determine whether you meet the definition for the early release of your superannuation due to permanent incapacity.

If your account has TPD cover, we will complete our assessment once the insurer has made a decision and provided their recommendation.

If the insurer declines your claim, we will review their decision to determine whether their decision is fair and reasonable. If your claim is declined, we will outline the reasons behind the decision in writing.

You may still be able to request a payment from your super account if your insurance claim is declined, subject to eligibility.

Step 5

Payment of benefit

Once we have completed our assessment, we will begin the process of paying your benefit to you via a bank cheque or bank transfer.

We will provide you with regular updates throughout the claims process.

Applying to access your superannuation on compassionate grounds

What is compassionate grounds?

An early release of super based on compassionate grounds is a lump sum payment from a super account that is paid in very limited circumstances. The Australian Taxation Office (ATO) is responsible for assessing and approving the payment but we are here to help throughout the process.

Step 1 Contact us

To initiate the process, you will need to apply online via the ATO website and provide the appropriate evidence to support your claim.

If you need assistance you can contact us on **1800 033 426** to notify us of your situation. We will talk you through the process.

Eligible circumstances for release

- Medical – treatment or transport
- Accommodating a disability
- Palliative care for a terminal illness
- The recent passing of a dependent
- Preventing foreclosure or forced sale of home

Step 2 Review of the claim paperwork

Once the ATO has received your application, they will assess your eligibility for compassionate release of superannuation which can take up to 14 days.

Step 3 Claim assessment

The ATO will assess your compassionate release request and determine whether you meet the definition for the early release of your superannuation on compassionate grounds.

The ATO will confirm with you the outcome of your application via SMS and a letter to your myGov inbox.

Step 4 Payment of the compassionate grounds benefit

Once the ATO has completed their assessment and it is approved, we will be notified of the approval.

You will need to provide us with a copy of the ATO approval letter along with a Withdrawal Form. We will then pay your benefit to you in accordance with your instructions on the Withdrawal Form available on our website under super and pension forms.

Applying for a superannuation terminal illness benefit

What is a terminal illness benefit?

A terminal illness benefit is a death benefit paid to an individual prior to death if they are diagnosed with a terminal illness or have incurred an injury that is likely to result in death within 24 months of the date of certification. If you have insurance (death cover) in your superannuation account, the insurer will assess whether death cover is payable in addition to your super account balance.

Step 1 Contact us

Contact us on **1800 033 426** to notify us of your terminal illness or injury. We will provide you with the appropriate paperwork and talk you through the process.

To initiate the claim process, you will need to complete a claim form as well as provide certification (called Doctor's Statement) from two medical practitioners that you are suffering from an illness or injury that is likely to result in your death within a period of 24 months (known as the certification period).

One Doctor's Statement must be provided by your General Practitioner and the other Doctor's Statement must be completed by a specialist practicing in the area related to your terminal illness or injury suffered. The certification period in these statements must not have ended.

Document Checklist

- ✓ Completed, signed and dated claim form
- ✓ Attending Doctor's Statement form
- ✓ Attending Specialist's Statement form
- ✓ Certified copy of proof of age
- ✓ Change of name: if you have changed your name, please provide proof of the change

Step 2 Review of the claim paperwork

Once we receive all the required information and paperwork, we will carefully review the claim and work out if any other documents are required.

If you have death cover, we may require additional information from you to determine your eligibility for the insurance benefit.

Step 3 Claim assessment

We will assess the claim and determine whether you meet the definition for the early release of your superannuation due to terminal illness.

If your account has death cover, we will complete our assessment once the insurer has made a decision and provided their recommendation.

If the insurer declines your claim, we will review their decision to determine whether their decision is fair and reasonable. If your claim is declined, we will outline the reasons behind the decision in writing.

Step 4 Payment of terminal illness benefit

Once we have completed our assessment, we will begin the process of closing your superannuation account and paying your benefit to you via a bank cheque or bank transfer.

We will provide you with regular updates throughout the claims process.

Applying for a superannuation death benefit

What is a superannuation death benefit?

It is the payment of a deceased member's super account balance (after any fees and tax) and may include an insurance amount. If the deceased member had insurance (Death cover) in their account, the insurer would first need to assess whether the death cover is payable before we can pay out the death benefit.

Step 1 Contact us

You should contact us on **1800 033 426** to notify us of the passing of a family member or your loved one. We will provide you with the appropriate paperwork and talk you through the process.

Document Checklist

- ✓ Death Certificate (an original certified copy*)
- ✓ Deceased member's Birth Certificate** (an original certified copy)
- ✓ Proof of age document for the deceased member (an original certified copy) e.g. drivers licence, passport
- ✓ Will (an original certified copy)
- ✓ A certified copy of Grant of probate or Letters of administration if there is no valid will (if available)
- ✓ If you are able to, it may also be helpful if you can provide us with the deceased member's superannuation account number

Please keep in mind that these requirements are a general guideline only and may change depending on the specific nature of the claim.

* An original certified copy is an original document that has been certified by a person authorised to do so, such as a Justice of the Peace or a Solicitor. For more information about who is authorised to certify documents please see the "People Authorised to Certify Copies of Original Documents" available on our website under super and pension forms.

** Required only when there is an insured component.

Step 2 Review of the claim paperwork

Once we receive all the required information and paperwork, we will carefully review the claim and work out if any other documents are required.

In some cases, additional information may be required to determine the deceased member's eligibility for insurance cover. We will contact you to obtain your authority to access this information. This may include details about the member's medical history.

Step 3 Claim assessment

We will assess the claim and determine whether the death benefit should be paid to the member's estate or to a nominated beneficiary.

Members can nominate a beneficiary/ies to receive their death benefit by completing a Binding Death Benefit Nomination Form.

If there is no valid binding death benefit nomination in place, the death benefit will be paid to the member's Legal Personal Representative, who is the executor of the will or administrator of the estate.

If the account has an insurance component, we will complete our assessment once the insurer has completed their assessment.

Step 4 Payment of death benefit

Once we have completed our assessment and determined who the death benefit will be paid to, we will begin the process of closing the deceased member's superannuation account and paying the benefit to the estate or beneficiary. The payment is generally made via a bank cheque.

We will provide you with regular updates throughout the claims process.

Other important information

We've included some further information you may find helpful.

Tax on benefits

If your terminal illness benefit is paid to you during the period that you are certified to be terminally ill, no tax will be payable on the lump sum payment.

For information on how your benefit payment could be taxed, please visit the ATO website.

Complaints

If you are unsatisfied with our decision, you may lodge a complaint by contacting Bendigo Super on 1800 033 426 or write to:

Superannuation Enquiries Officer
Bendigo Superannuation Plan
GPO Box 264
Melbourne VIC 3001

All complaints will be handled in a courteous and confidential manner and will be properly considered and dealt with within the time required under super law. Once we have investigated your complaint, you will receive a written reply explaining our decision.

If you are not satisfied with this decision, or the complaint is not dealt with within the appropriate timeframe, you may contact the Australian Financial Complaints Authority on 1800 931 678 or write to:

Australian Financial Complaints Authority
GPO Box 264
Melbourne VIC 3001

Contact us today

Call 1800 033 426

Email superannuation@bendigobank.com.au

Visit bendigobank.com.au/super



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