

Claiming a Total & Permanent Disablement benefit - Accumulation Plan members



This fact sheet is for Accumulation Plan members who want information about how to claim a Total & Permanent Disablement (TPD) benefit if you become totally and permanently disabled. AIA is ESSSuper’s Accumulation Plan Insurer.

What is TPD?

TPD (Total & Permanent Disablement) cover can pay you a lump sum if you become totally and permanently disabled and can no longer work in any occupation.

If you have TPD cover, your benefit in the event of total and permanent disablement is equal to the balance of your Accumulation Plan account, plus your insured benefit paid by AIA.

Not sure if you have TPD cover?

To view details about your TPD cover, log into your Members Online account at esssuper.com.au/login, and navigate to the Insurance / Insurance details menu. Details are also shown on your Annual Benefit Statement under the Insurance for Accumulation Plan section. You can also call us 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 and we can check for you.

Is your illness or injury covered?

To be eligible for an insured TPD benefit, AIA and ESSSuper must be satisfied that you meet the requirements of total and permanent disablement as defined in the policy held by ESSSuper.

Exclusions may apply to your cover.

For further information on exclusions and the glossary definition of TPD, please refer to the *Accumulation Plan PDS – Insurance Guide AP.2* which is available on our website at esssuper.com.au/pds

What happens when you claim a TPD benefit



Step	What happens
1. Contact us	If you need to make a claim for TPD call us and we will send you forms to complete.
2. Documents	<p>We will work with you to make sure we receive all of the information required to process your claim including:</p> <ol style="list-style-type: none"> 1. <i>Member Claim Form - Total and Permanent Disablement Benefit;</i> 2. <i>Employer Statement form</i> 3. Proof of age – Certified copy of your current driver’s licence OR certified copy of your current passport OR Certified copy of your birth certificate. <p>Forms can be posted or emailed back to us.</p> <p>If your claim is approved by AIA you will need to provide further documentation to withdraw your super benefit before retirement (please refer to the section below 6. Payment).</p>

Step	What happens
3. Your case manager	Our case managers will keep you informed every step of the way. Call us if you have any questions.
4. Review	Your case manager will advise you when your claim for a TPD benefit has been sent to AIA for review. If AIA needs 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	ESSSuper reviews all decisions of AIA. If your claim is approved, we'll let you know in writing and confirm the amount payable. If your claim isn't approved, we'll write to you with the outcome of our review, explaining the reason for the decision.
6. Payment	If your claim is approved, we will send you an <i>Application for Superannuation Benefit (E113)</i> form so you can withdraw your super benefit before retirement. It's possible your TPD payment may result in financial or tax implications so we recommend that you consider getting financial advice from a licensed financial adviser.

Taxation

If you are under 60 years old, your benefit will be taxable. However, you may qualify for a tax-free component on the lump sum benefit to reflect the future period you would have been expected to work. This amount is added to the existing tax-free component. The amount of tax paid depends upon your age.

If you are 60 years old or over, your benefit will not be taxable.

Note: These statements are based on interpretation of current Australian tax law, which may change from time to time. You should consult a taxation adviser for advice on your personal circumstances.

How long will a decision take?

AIA will make a decision as quickly as possible. Your case manager will contact you if there are any delays with the Insurer. Delays are most often due to a delay in receiving information from third parties to support your claim. If any further information is required by the Insurer we will advise you. We will provide you with progress updates every step of the way. You can also contact us anytime you have questions.

Learn more

For more information:

- Download our *Accumulation Plan PDS – Insurance Guide AP.2* from our website at esssuper.com.au/pds
- Contact us on 1300 650 161, or email at info@esssuper.com.au

Proudly serving our members

At ESSSuper, we treat the privacy and confidentiality of our members' personal information seriously. We are committed to complying with the guidelines set down in the Privacy and Data Protection Act 2014 and the Health Records Act 2001 (Vic). To obtain copies of ESSSuper's Privacy Policy and Privacy Collection Statement, visit our website at esssuper.com.au

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ESSSuper provides insurance cover to members through group insurance policies that the Board holds with AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA). The policies were originally issued by The Colonial Mutual Life Assurance Society Limited (CMLA), otherwise known as CommInsure, and transferred to AIA on 1 April 2021 by way of a statutory asset transfer of CMLA's life insurance business to AIA under Part 9 of the Life Insurance Act 1995 (Cth). AIA is part of the AIA Group, the largest publicly listed pan-Asian life insurance group. Copies of the insurance policy documents are available on request. Cover is subject to the terms of the applicable policy.