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Claim paperwork

Claim assessment

Claim decision

Outcome

3 Your questions answered

What is a permanent disability benefit?

You can apply for your super to be released early on

- you have ceased gainful employment, and
- you have a permanent incapacity condition of release, or a permanent incapacity condition of release of physical or mental ill health, to ever engage in gainful employment for which you are reasonably

Gainful employment means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation, or employment.

If you meet the permanent incapacity condition of release, you can potentially access:

- your super account balance, and
- ...

Are there any financial or tax implications?

Your payment may be subject to tax. Please note that it may be taxed at the highest marginal tax rate.

If you roll over the tax-free portion of your payment to another super fund, the tax-free portion of your payment may be eligible for an increase to the tax-free portion of your super fund.

If you have a history of physical or mental ill health, you're unlikely ever to engage in gainful employment for which you

are eligible for a lump sum payment. Providing this in the early stages of your claim will allow for faster payment.

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What are everyone's roles and responsibilities?

We, as the trustee will*:

- assign an Aware Super case manager to the claim who will:
 - explain the claim process to you and help guide you through it
 - answer any queries you might have
 - keep you updated on the progress of your claim
- oversee the claim assessment process to minimise any delays
- oversee the conduct and timeframes of service providers
- carry out a review if the insurer declines your

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We're here to help

Contact us

 1300 650 873

 [aware.com.au/contact](https://www.aware.com.au/contact)

