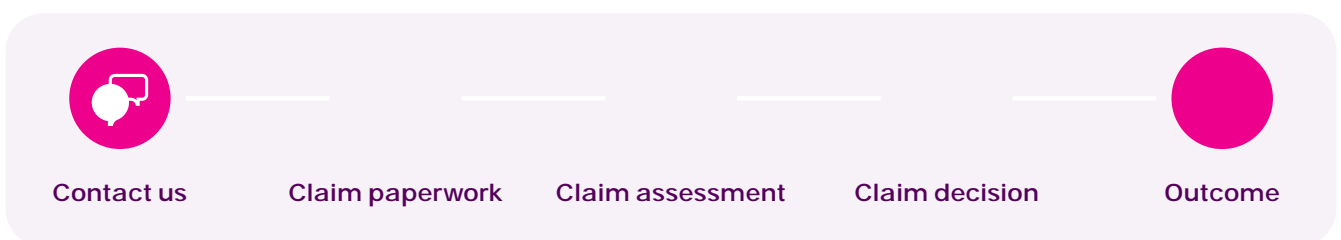


1 How we work with you

We'll connect you with your Aware Super case manager, who will oversee your assessment and keep supporting documents you need.

Generally, the easiest way to speed up your claim is to provide all requested documents with your application and to respond to requests quickly. If you have any questions or concerns, just give us a call or email us – we're here to help.

2 Our claims process



Contact us

- There are several ways you can start your terminal illness claim:
 - Access your Aware Super account and select “Make a claim” on the insurance summary page. Once you select to make a terminal illness claim from the menu, the claim forms will be available to download. You will need to complete these forms and send them to us, or
 - Call us on **1300 650 873**, Monday to Friday
 - Request a call back online at [aware.com.au/contact](https://www.aware.com.au/contact)
- You'll need to have your super account information ready, including your member number, account number, and date of birth. We may also need to ask for information relating to your diagnosis, including your estimated life expectancy as advised by your medical practitioner. This information will help us provide you with the right information on what you need to do next.
- If you prefer to call, we can answer any questions that you may have. We'll also help you get started by posting or emailing the forms to you.

Claim paperwork

- Your claim pack will generally include forms that you and two separate medical practitioners complete. You'll also need to provide proof of your
- We can only assess your claim once we have all the necessary paperwork.
- Some of your documents may need to be to [aware.com.au/verify](https://www.aware.com.au/verify) or read the claim form provided in your claim pack.
- In the claim form, you can nominate a representative who can act on your behalf in relation to this claim.

Claim assessment

- When you return your completed paperwork, we'll check to make sure we have everything we need. If there is something missing or incomplete, we'll let you know.
- Once we have everything, we'll start assessing your claim to determine if your super can be released on the grounds of meeting the terminal medical condition of release.
- linked to your super account, we'll submit your claim to the insurer, who will allocate an insurance case manager to look after you while your claim is being assessed.
- The insurer may contact you or your treating case manager will let you know if this is the case.

Claim decision

- We'll determine whether we can accept your claim to release your super early.
- If you have submitted an insurance claim, the insurer will decide to accept or decline your claim and will let us know the outcome.
- We'll review the insurer's decision to ensure its fair and reasonable, and that it meets the insurance policy terms and conditions.

Outcome

- We'll let you know once there's a decision made
- If your claim is approved and we have your for a cash payment, the money will be paid directly to your nominated bank account using electronic
- If your claim is declined, we'll let you know the reason for the decision and will provide you with details on what you can do next.

We'll work with you to make this claim as easy as possible.



3 Your questions answered

What is a terminal illness benefit?

You can apply for your super to be released early on the grounds of a terminal medical condition if two

you suffer from an illness, or have incurred an injury,

One of the medical practitioners must be a specialist practicing in an area related to your illness or injury.

If you meet the terminal medical condition of release, you can potentially access:

- your super account balance, and
- a maximum of \$5 million applies, even if your death cover is higher.

Any death cover you receive early is subject to assessment and approval by the insurer. Any insured

medical practitioners.

log into Member Online and go to your Insurance summary page or call us on **1300 650 873**.

If you decide to withdraw your full super account balance before the potential approval of any insured amount, your account will be closed and you'll lose the insurance attached to it.

If you've closed your account, you won't be able to make a terminal illness insurance claim in the future.

be in force at the date your doctor and specialist

You can keep your insurance active while the insurer assesses your claim. To do this you'll need to keep your super account open with enough money to pay the insurance premiums and account keeping fees.

For more information about terminal illness

at

aware.com.au/pds

How long does a decision take?

your claim paperwork and decide next steps. If we don't have all the information we need, your claim can't progress.

We will assess your claim as quickly as possible. Your case manager will update you regularly on how your claim is progressing, and you can also contact them at any time.

Will there be costs for medical reports?

You are responsible for any costs required to complete the claim forms and any documents that we reasonably request for assessment of your claim. You may also need to provide other evidence that the insurer reasonably requires to substantiate your claim. This would be at your own expense.

How will any insured benefit be invested?

If your terminal illness insurance claim is approved,

option within your super account. You can switch

and future contributions at any time. Complete this via your online account or the app, or by completing the

referring to the evidence and the insurance policy, as to why they have reached this view.

proposed decision, during which you can clarify or provide any additional information you wish the

the insurer will again assess the claim, including any

decision, which will be advised to the Trustee.

We will review the decision and if we disagree, we'll

your behalf. In some cases, we may need to ask for more information to support the claim. If we agree with the insurer's decision, we'll write to you with the decision, and advise the further steps you can take if you disagree.

you can submit a complaint to us. If the complaint is not resolved to your satisfaction, you can contact the Australian Financial Complaints Authority

government to help resolve complaints relating to superannuation, including the payment of terminal

this process and AFCA's contact details if required.

Do I need legal representation?

We cannot advise you on legal issues that may arise out of your claim. It may become necessary for you to obtain legal advice. This is entirely up to you. However, please be aware that:

- your Aware Super case manager will help you through each step of the process
- we have a legal obligation to act in the best interests of our members
- all claims are assessed on a fair and reasonable basis
- you will need to pay for the costs involved in having your own legal representative.


Can I nominate someone to act on my behalf?

You'll need to provide written consent for a representative to give us instructions on your behalf. You can do this on your claim form. You may also contact a solicitor or public trustee for information

copies of both their identity and the POA document before they can act on your behalf.

We're here to help

Contact us

 1300 650 873

