

Condition of early release Total and Permanent Disablement (TPD)

Application guidelines

Your super is designed to provide for you in retirement, so generally you're unable to access it until you permanently retire or meet another condition of release. However, there are some circumstances where you may be able to access your super early, for example, if you have become permanently incapacitated.

How to return your completed application form

Option 1: Email:

FirstChoice members MB_CFSClaims@cfs.com.au

Essential Super members essentialsuperclaims@cfs.com.au

Option 2: Upload via the online member portal:

FirstChoice members – FirstNet Investor

Essential super members – Netbank

Option 3: Reply paid post:

Colonial First State

Reply Paid 27

Sydney NSW 2001

Option 4: Registered mail, overseas or express post:

Colonial First State

GPO Box 3956

Sydney NSW 2001

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and issuer of FirstChoice range of super and pension products.

This document may include general advice but does not take into account your individual objectives, financial situation, needs or tax circumstances. The Target Market Determinations (TMD) for our financial products can be found at cfs.com.au/tmd, which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS and FSG at cfs.com.au or by calling us on 13 13 36. 30844/FS8145/0325

Do I qualify for early release of my super?

To be qualified as permanently incapacitated, the trustee must be satisfied that you are unlikely to engage in gainful employment for which you're reasonably qualified (by education, training, or experience) because of physical or mental ill health. For more information and options around accessing your super early, please refer to the ATO website [here](#).

Tax implications when withdrawing a disability super benefit

The trustee may approve your super withdrawal on grounds of permanent incapacity on the basis of only one (1) medical certificate. However, if you are under age 60 you will be taxed at a higher marginal tax rate. If you provide two (2) medical certificates confirming permanent incapacity the tax-free component of the benefit is increased. For further information on how the tax is applied to a disability benefit and the formulae utilised, please refer to the ATO website [here](#) for more information and examples – Disability lump sum benefits.

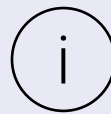
Consider the impact on your insurance cover

If you withdraw all your money from your super account, your account will close and any insurance cover you have will also end. If you want to keep your insurance cover, you should consider keeping some money in your super account (at least until any total and permanent disablement insurance claim is assessed).

If your cover ends, you can still submit a claim for any insured events that happened before the date that your insurance cover was cancelled. However, you won't be able to make a claim for insured events that occur after that date.

What is the privacy legislation?

The personal information you provide to us on the following form will only be used in accordance with privacy statements in the relevant Product Disclosure Statement (PDS) or on our website at cfs.com.au/privacy. You should refer to this information before completing the form. If you have any concerns about your rights under the privacy legislation, you can contact us on 13 13 36, Monday to Friday, 8:30am to 6pm (Sydney time)



Before applying for a payment, it's important to consider:

- How it will affect your retirement
- If you'll need to pay more tax
- Any affect it may have on benefits you're receiving e.g. Centrelink, work cover
- How it will affect your insurance cover

Want to find out more?

Please speak with your financial adviser or visit our website at cfs.com.au.

We're here to help

If you have any questions about this factsheet, please contact us on 13 13 36, Monday to Friday, 8:30am to 6pm (Sydney time)

Certificate of Permanent Incapacity

This form can be used to grant you an early release of your super benefit on grounds of permanent incapacity. Give this form to your treating specialist/medical practitioner to complete and return to you. Although two medical certificates are generally required, one may be sufficient but may result in payment delay and/or additional tax.

This certificate will assist the trustee to determine whether the member is eligible for:

- a** release of his or her superannuation benefit on the grounds of 'permanent incapacity' under regulations 6.01(2), 6.18, 6.19, 6.20 and Schedule 1 item 103 of the Superannuation Industry (Supervision) Regulations 1994 that would otherwise be preserved in the fund; and
- b** concessional tax treatment of a 'disability superannuation benefit' under sections 307-145 and 995-1(1) of the Income Tax Assessment Act 1997.

Start at the left of each answer field and leave a gap between words. All fields are required to complete your request. Please print clearly.

SECTION 1 ACCOUNT DETAILS

Member name

Account number

Name of super fund

Address

Date of birth

Occupation

SECTION 2 DECLARATION BY MEDICAL PRACTITIONER/TREATING SPECIALIST

Name of Medical Practitioner/Treating Specialist

Address

Phone number

Qualifications

I understand the member is claiming payment of a superannuation benefit from the above Fund on the grounds of permanent incapacity.

I certify that;

- I am a legally qualified medical practitioner in a State or Territory of Australia.
- The member is suffering the following ill-health (physical or mental):
Please print clearly

- In my opinion, because of this ill-health the member is unlikely to ever be gainfully employed in a capacity for which he or she is reasonably qualified because of education, training or experience.

Signature

Provider number

Date

Note: any charge/fee by the member's treating specialist/medical practitioner for this certification must be paid by the member.

Please send the completed form to: GPO Box 3956, Sydney NSW 2001
Alternatively, FirstChoice members can email MB_CFSclaims@cfs.com.au or upload via FirstNet Investor.
Essential Super members can email essentiasuperclaims@cfs.com.au or upload via Netbank.
For further assistance please contact us on 13 13 36, Monday to Friday, 8:30am to 6pm (Sydney time).