Permanent incapacity claim kit

A delay in providing us with the required documents (including your certified ID and bank details), may lead to a delay in making payment to you.

This checklist will help you keep track of the paperwork contained in this kit that you need to complete.

What you need to complete

- [ ] Tax file number declaration form
- [ ] EFT payment instructions form
- [ ] Declaration and consent form
- [ ] Confirmation in regard to employment status

What you MAY need to complete

- [ ] Declaration of ineligibility for a tax free component
  Only required if you are not able to get 2 medical certificates which include the declaration that, in your doctors' opinions, you satisfy the definition of 'permanent incapacity'.

What your doctors need to complete

- [ ] A letter from your treating specialist
- [ ] A letter from another treating doctor

Other documents you need to provide

- [ ] Proof of Identity
  For more information please see the Completing Proof of Identity pages in this claims kit

It may take a few weeks to process your claim. Submitting a claim does not guarantee that your claim will be paid.

Lodge your form

If Certified Proof of ID documents are required:
Post to: ElectricSuper
PO Box 126 Parramatta NSW 2124
If no Proof of ID documents required (Electronic ID)
electricsuper.claims@rs.mpms.mufg.com

Your privacy

Refer to www.electricsuper.au/privacypolicy for information on how your provided information is used and how we treat your privacy.

Queries

1300 307 844
www.electricsuper.au

Issued by the Electricity Industry Superannuation Board ABN 42 457 486 237 as trustee of the Electricity Industry Superannuation Scheme ABN 57 923 283 236

Disclaimer: The information relating to ElectricSuper is subject to change from time to time. The ElectricSuper Rules (the 'Rules') are the final authority when any discrepancy arises between the Rules and any other information about the scheme. The Electricity Industry Superannuation Board recommends that you consult a licensed or appropriately authorised financial consultant before taking action regarding your superannuation.

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Permanent Incapacity: Important information

This information may help you and your doctors complete the forms and may help you understand why we ask for some of the information we do.

Costs

Costs associated with requesting or being issued with a Medical Statement is your responsibility. ElectricSuper does not cover the cost of medical appointments or the cost of preparing or issuing reports.

Medical Statements

We need 2 Medical Statements to assess your claim. At least one of them needs to be from your treating specialist.

If you have no treating specialists, you need to tell us. You can do this by completing the statement in the forms pack you received with your letter.

Both Medical Statements need to say that, in your doctors' opinions, you satisfy the definition of 'permanent incapacity'. You can find the definition below. Share this information with your doctors.

What is permanent incapacity

Share this information with your doctors

The 'permanent incapacity' test is different to the 'total and permanent disablement' test (which is a test that may apply in other superannuation funds).

In particular, the 'permanent incapacity' test relates to your medical condition at the date of application, not the date you ceased employment.

The definition of permanent incapacity, under legislation, is:

> *"in relation to a member, means ill-health (whether physical or mental), where the trustee is reasonably satisfied that the member is unlikely, because of the ill-health, to ever engage in gainful employment for which the member is reasonably qualified by education, training or experience."*

To allow ElectricSuper to apply a tax-free component to your payment, your doctors should also include the statement below in their medical certificate:

> *"I advise, that in my opinion, Member Name is unlikely because of ill-health to ever engage in gainful employment in a capacity for which he/she is reasonably qualified by education, training or experience."*

The tax-free component and benefit payments

ElectricSuper can apply a 'tax free component' to certain payments, which would lead to your payment being treated with 'concessional' tax treatments. This would likely mean you would pay less tax on any benefit paid to you.

To allow ElectricSuper to do this, you need to provide 2 medical certificates which include the required wording as shown above.

The requirement to have this sentence included in 2 medical certificates before a tax free component can be applied is a legislative requirement. ElectricSuper has no discretion in this matter.

If you can't arrange for this statement to be included in the 2 MetLife Medical Certificates, you can arrange for this statement to be included in 2 other medical certificates. However, if you can't arrange for this statement to be included in 2 medical certificates at all, please use the Declaration that forms part of this letter so we know the taxation status to apply.

Your payment (if approved) will then be made without taking a tax-free component into account.

Under Chapter 6, Part 6-5, Section 995-1 of the Income Tax Assessment Act 1997, ElectricSuper is able to apply a tax free component to certain payments, known as a "disability superannuation benefit", which is defined as:

Disability Superannuation Benefit means a superannuation benefit:

a) the benefit is paid to a person because he or she suffers from ill-health (whether physical or mental), and

b) 2 legally qualified medical practitioners have certified that, because of the ill-health, it is unlikely that the person can ever be gainfully employed in a capacity for which he or she is reasonably qualified because of education, experience or training

Your privacy

The scheme is administered by us along with our service provider, MUFG Retirement Solutions. We collect, use and disclose personal information about you in order to manage, process and make a decision regarding your claim or request for insurance underwriting, and respond to any subsequent correspondence in relation to your request.

Our Privacy Policy is available to view at www.electricsuper.au/privacypolicy.

If you do not provide the personal information requested, we may not be able to manage your claim or request for underwriting.

EFT payment instructions

electricsuper

Provide your bank or credit union details below.

1. Your details

Title: ☐ Mr ☐ Ms ☐ Mrs ☐ Other

Member number

Name

Any other names known by (eg. also known as/a former name/an anglicised name, etc)

Occupation

Industry of your occupation:

☐ Electric supply ☐ Other (please specify)

2. Your bank details

BSB

Account number

Account name (an account in your name or a joint account where you are one of the account holders)

Name of bank/credit union

3. Providing your identity

Choose how you'll provide proof of your identity:

☐ Electronic ID (this is the easiest way)

☐ By email (Selfie ID)

☐ By post (certified ID)

Electronic ID

Important: Please complete all fields below so we can complete an electronic ID check. If your personal details in **Step 1** don't match your ID details, we won't be able to verify your identity. This will delay your request as we may ask for additional certified identification. Please give us a call if you need help with this.

Part 1: Medicare details

Full name (including initials – as shown on your Medicare card)

Medicare number

Valid to (mm/yyyy)

Your reference number on this card

3. Providing your identity (continued)

Part 2: Either Australian driver's licence or Australian passport – you don't need to supply both

1 Driver's licence number

Full name (including middle name as shown on licence)

State

Expiry date (dd/mm/yyyy)

Driver's licence card number

2 Passport number

Full name (including middle name as shown on passport)

Place of birth (as shown on your passport)

Country of birth (as shown on your passport)

Family name at birth (this isn't shown on your passport)

4. Authorisation

I authorise MUFG Retirement Solutions as administrator of ElectricSuper to credit my payment(s) to my bank/union account above. The nature of services sought is limited to superannuation entitlements associated with a membership of the fund.

Signature

(dd/mm/yyyy)

Lodge your form

electricsuper.admin@rs.mpms.mufg.com

or

Post to: ElectricSuper
PO Box 126 Parramatta NSW 2124

Your privacy

Refer to www.electricsuper.au/privacypolicy for information on how your provided information is used and how we treat your privacy.

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Declaration and consent

1. Your details

Title: ☐ Mr ☐ Ms ☐ Mrs ☐ Other

Member number

You name

2. Your acknowledgement

I acknowledge:

1. This declaration forms part of the processing of my Disablement benefit.
2. I understand and consent to my information being collected, disclosed and used in the manner set out in ElectricSuper's privacy policy.
3. I understand that if I do not provide all or part of the necessary information, my claim may not progress.

Signature

(dd/mm/yyyy)

Confirmation in regards to employment status

1. Your details

Title: ☐ Mr ☐ Ms ☐ Mrs ☐ Other

Member number

You name

2. Your declaration

To the Trustee of the Electricity Industry Superannuation Scheme,

I, confirm that I am not gainfully employed (that is, employed for wages) and am therefore eligible to receive my benefits on grounds of Permanent Incapacity.

Signature

(dd/mm/yyyy)

Declaration of ineligibility for a tax-free component

1. Your details

Member number

Title: ☐ Mr ☐ Ms ☐ Mrs ☐ Other

You name

2. Your declaration

To the Trustee of the Electricity Industry Superannuation Scheme,

I, do not consider that my situation satisfies the conditions set out in the Income Tax Assessment Act 1997 relating to whether my super payout attracts a tax-free component and, as such, do not intend to apply to ElectricSuper for concessional tax treatment.

Please arrange for payment of my benefit in line with my instructions.

Signature

(dd/mm/yyyy)

Information

(This is a copy of the information included on the flyer "Permanent Incapacity: Important Information" which formed part of your letter and forms pack)

ElectricSuper can apply a 'tax free component' to certain payments, which would lead to your payment being treated with 'concessional' tax treatments. This would likely mean you would pay less tax on any benefit paid to you.

To allow ElectricSuper to do this, you need to provide 2 medical certificates which include the required wording as shown on the Important Information flyer.

The requirement to have this sentence included in 2 medical certificates before a tax free component can be applied is a legislative requirement. ElectricSuper has no discretion in this matter.

If you can't arrange for this statement to be included in the 2 MetLife Medical Certificates, you can arrange for this statement to be included in 2 other medical certificates. However, if you can't arrange for this statement to be included in 2 medical certificates at all, please use the Declaration that forms part of this letter so we know the taxation status to apply.

Your payment (if approved) will then be made without taking a tax-free component into account.

Under Chapter 6, Part 6-5, Section 995-1 of the Income Tax Assessment Act 1997, ElectricSuper is able to apply a tax free component to certain payments, known as a "disability superannuation benefit", which is defined as:

Disability Superannuation Benefit means a superannuation benefit:

a) the benefit is paid to a person because he or she suffers from ill-health (whether physical or mental), and

b) 2 legally qualified medical practitioners have certified that, because of the ill-health, it is unlikely that the person can ever be gainfully employed in a capacity for which he or she is reasonably qualified because of education, experience or training

electricsuper

Identification (ID) requirements

You'll need to provide proof of identity when you:

- Withdraw your super or fully withdraw your income stream or fully commute a Division 3 Pension
- Rollover to a self managed super fund (SMSF)
- Ask us to search for lost super
- Start a retirement income stream or commence a Lifetime Pension
- Update your banking details

People signing on your behalf will also need to provide proof of identity.

Three ways you can provide proof of your identity

Option 1.
Electronic ID

This is the easiest way to provide proof of your identity.

Write down the details of your ID on the forms you're sending us. You'll need to have these handy:

1. Medicare card **and**
2. Australian driver's licence or Australian passport

We'll use the details you give us to do an electronic ID check. Please complete all fields on this form. For help locating your driver's licence card number, see page 4.

Option 2.
By email (Selfie ID)

Email us your form and electronic copies (scanned or clear photos) of your ID. Your ID doesn't need to be certified. Send us:

1. A photo of you holding your Australian driver's licence **and** a clear photo of the back of the driver's licence



or a photo of you holding your passport



Take your selfie close-up so we can see the writing on your ID

2. **And** any other documents that may be required – see page 2.

Option 3.
By post or in person (Certified ID)

You'll need to post or give us your form with certified copies of documents:

1. A certified copy of your Australian driver's licence (both sides) or Australian passport **and**
2. Any other documents that may be required – see page 2

See page 3 for how to get your ID certified.

Documents you need to give us

What do you want to do?	Electronic ID	Selfie ID/Certified ID
Withdraw $50,000 or less* includes full withdrawals from an ElectricSuper Income Stream or commutation of Division 3 Pension or **Rollover $50,000 or less* to a SMSF**	As described on page 1 – write your ID details on your form	Australian driver's licence (both sides) **or** Australian passport.
Withdraw more than $50,000* includes full withdrawals from an ElectricSuper Income Stream or commutation of Division 3 Pension **or Rollover more than $50,000* to a SMSF**	As described on page 1 – write your ID details on your form	1. Australian driver's licence (both sides) **or** Australian passport **and** 2. Bank statement (dated within six months) where your payment will be made and 3. One of these: • Phone, electricity, gas or water bill (dated within three months) • Council rate or Australian Taxation Office (ATO) notice (dated within 12 months) • Birth certificate/extract, citizenship certificate or pension card.
Open an ElectricSuper Income Stream or Division 3 Pension **or** **Change your ElectricSuper Income Stream or Division 3 Pension banking details**	As described on page 1 – write your ID details on your form	1. Australian driver's licence (both sides) **or** Australian passport **and** 2. Bank statement (dated within six months) where your payment will be made **and** 3. One of these: • Phone, electricity, gas or water bill (dated within three months) • Council rates or ATO notice (dated within 12 months) • Birth certificate/extract, citizenship certificate or pension card.
Search for lost super	As described on page 1 – write your ID details on your form	1. Australian driver's licence (both sides) **or** Australian passport **and** issued concession card **and** 2. One of these: • Phone, electricity, gas or water bill (dated within three months) • Bank statement (dated within six months) • Council rates or ATO notice (dated within 12 months).
Correct your date of birth	As described on page 1 – write your ID details on your form	Australian driver's licence (both sides) **or** Australian passport **or (certified ID only) birth certificate/extract.**
Change your name	Not available	1. Australian driver's licence (both sides) **or** Australian passport . 2. One of these showing a relationship exists between the two (or more) names: • Marriage certificate • Decree absolute (divorce certificate) • Deed poll or Change of name certificate from the Births, Deaths and Marriage Registration Office. *If the name on your account is incorrect (e.g. spelling mistake or employer error), please provide a certified copy of your driver's licence (both sides) or passport and a hard copy Statutory Declaration.*
To sign on behalf of an ElectricSuper member	To set up a Power of Attorney (POA) or Guardianship and make a request: 1. Provide Guardianship papers **or** Post the certified hard copy of the *Power of Attorney* document (every page) **and** 2. Include the relevant form for your request (e.g. withdrawal form) **and** 3. Write your ID details on the *Proving your identity electronically* form. Once the POA/Guardianship is set up, you can use the *Proving your identity electronically* form to sign on behalf of the member. The member's proof of identity will also be required.	To set up a POA or Guardianship and make a request: 1. Provide Guardianship papers **or** Post the certified hard copy of the Power of Attorney document (every page) **and** 2. Include the relevant form for your request (e.g. withdrawal form) **and** 3. Certified ID as indicated in the table above (depending on the type of request). Once your POA/Guardianship is set up, you can use the Proving your identity electronically form to sign on behalf of the member or be required.

* These limits are before tax has been deducted or any interest adjustments.

Hints, tips and troubleshooting

Your ID and account details must match

If you're changing your name, you'll need to provide documentation to prove the change of name (see table on page 2).

Your ID needs to be current and show your name and residential address

Your documents can't be expired, except for an Australian passport which can be used if it expired within the last two years. All certified ID must be dated within 12 months.

Bank statements must show your current name and address

You might be able to download one from your online banking. If your bank account is new and you haven't received a statement yet, you'll need to provide a letter from your bank that shows your name, address, account details and the bank's stamp.

Don't have a driver's licence or passport?

If you don't have a driver's licence or passport, you must provide **four certified documents** from the below list:

1. Bank statement (dated within six months) **and**
2. Birth certificate or birth extract, pension card or Australian citizenship certificate **and**
3. Letter from Centrelink about a benefit, Council rates or ATO notice (dated within 12 months) **and**
4. Phone, electricity, gas or water bill (dated within three months).

If you can't provide the ID we've asked for, give us a call on 1300 307 844 to discuss alternatives.

How to get your ID certified

Take your original documents and a clear photocopy of both sides to an authorised person (see *Who can certify documents*). If documents are written in a foreign language, you'll need to supply an English translation by an accredited translator.

The authorised person needs to:

1. Write or stamp in English on the photocopies words to the effect of 'This is a true and correct copy of the original'.
2. Write their name, qualification (for example, Justice of the Peace, Police Officer, Pharmacist, etc), address and registration number (if applicable).
3. Sign and date the copy.

Example:



Who can certify documents

You can meet with us in person and we'll certify your documents. Find our details at electricsuper.au/meet-with-us/.

The following authorised people can certify your documents.

- police officer
- permanent employee or agent of Australia Post* with five or more years' continuous service, who is employed in an office supplying postal services to the public
- finance company officer with two or more years' continuous service (with one or more finance companies)
- officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), with two or more years' continuous service (with one or more licensees)
- notary public officer†
- registrar or deputy registrar of a court
- Justice of the Peace†
- member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- person enrolled as a legal practitioner on a State or Territory Supreme Court, or the High Court of Australia
- Australian consular officer or diplomatic officer†
- Judge, magistrate† or chief executive officer of a Commonwealth court.

The following people can also certify identification – except if you're rolling over your account to a SMSF:

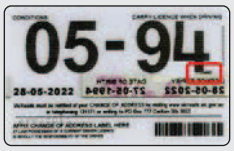
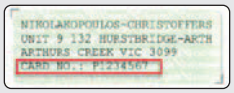
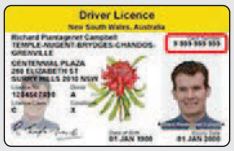
- dentist
- medical practitioner
- optometrist
- pharmacist

* Australia Post may charge to certify ID (contact Australia Post for details).

† These people can certify your ID if you're outside of Australia.

Find your driver's licence card number

Each Australian driver's licence has a unique card number, which is different to your licence number. The location of your driver's licence card number will be different, depending where and when the licence was issued. Check the table below:

Where/when your driver's licence was issued	Location of your card number
Victoria Your licence or learner's permit was issued before November 2022 and you've not reported a data breach.	 Your driver's licence card number is also shown in your VicRoads account – go to vicroads.vic.gov.au to log in.
Victoria Your licence or learner's permit was issued after November 2022, or your licence or learner's permit was re-issued due to a data breach.	 Your driver's licence card number is also shown in your VicRoads account – go to vicroads.vic.gov.au to log in.
Victoria If you've changed your address, this sticker will be on the bottom left at the back of the card and it will show your card number.	
New South Wales	
Northern Territory Your licence was issued before 10 December 2020.	
Northern Territory Your licence was issued from 10 December 2020 onwards.	
Australian Capital Territory (ACT)	
Queensland Your licence was issued before June 2019.	
Queensland Your licence was issued after June 2019.	
South Australia	
Tasmania	
Western Australia	

Please send us your form with your ID

By email: If you're providing Selfie ID. You need to use the email address that's on your ElectricSuper account.

By post or in person: If you're providing certified ID or a hard copy of a POA/Statutory Declaration.

If you need help with proof of identity, call us on the number below, or arrange to meet with us – head to **https://electricsuper.au/meet-with-us/** to find how.

electricsuper.admin@rs.mpms.mufg.com
electricsuper.com.au

1300 307 844
7.30 am to 5.30 pm
(ACST/ACDT)
Monday to Friday

ElectricSuper
PO Box 126
PARRAMATTA NSW 2124

Meet us in person
electricsuper.au/meet-with-us/

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PERMANENT INCAPACITY CLAIM

STATEMENT BY A LEGALLY QUALIFIED MEDICAL PRACTITIONER

Member's Name:		**Member's Date of birth:**	

I, the undersigned, understand that the above named intends making a claim for the early release of his/her benefit available in the Fund, of which he/she is a Member or is about to become a Member, on the grounds of permanent incapacity.

I certify that:

- The above-named member is suffering from a medical condition which, in my opinion, is likely to result in them either being unable ever to obtain any education, training or experience; or unable ever to be employed in a capacity for which they are reasonably qualified by education, training or experience.
- Their incapacity is caused by (please print clearly):

On what date did the condition first occur?	Date:	
On what date was your patient first unable to perform any occupation that they are reasonably qualified for by education, training or experience?	Date:	

Signed By:		Date:	

PLEASE PRINT

Name:	
Qualifications:	
Address For Correspondence:	
Phone No:	
Provider No:	