

Inbuilt disablement benefits for Defined Benefit Division members



If you are a Defined Benefit Division (DBD) member, inbuilt disablement benefits are an important feature of your membership. In the unfortunate event that you become totally and permanently disabled and unable to work, you may be eligible to receive a disablement benefit from UniSuper.

What is a disablement benefit?

If you are assessed as meeting the definition of disablement in the UniSuper Trust Deed prior to reaching age 65, you will be eligible to receive a disablement benefit.

Disablement is defined as a state of health which in the opinion of the Trustee renders you permanently incapable of performing duties or engaging in employment for which you are reasonably qualified by training and experience, where:

- you've met the 'waiting period'. This means:
 - being absent from employment through injury or illness for 60 days—pro-rata if you work part time—within a period of twelve consecutive months immediately prior to the date of ceasing employment, or
 - if your injury/illness occurred before 1 July 2019, being absent from employment for the lesser of 60 days—pro-rata if you work part time—or three months within a period of twelve consecutive months immediately prior to the date of ceasing employment, and
- the Trustee is satisfied that the state of health is not due to or induced by any wilful action on your part to obtain a benefit.

If you have not yet ceased employment, you may wish to contact us to discuss your options before resigning.

You can make a claim for a disablement benefit while on approved leave without pay from your employer. In order to be paid a benefit, you must have used all of your paid sick leave and satisfy the other relevant criteria set out in the Trust Deed.

How to make a disablement benefit claim

The steps to lodging your claim are:

1. Call us on **1800 331 685** to request the relevant forms
2. Have the following forms completed and return them to us as soon as possible so we can start to assess your claim:
 - a. 'Member's statement' in the *Disablement benefit application form*
 - b. Employer's statement
 - c. Attending doctor's medical report*
 - d. Attending specialist's medical report*, and
 - e. Medicare forms if you have been a DBD or Accumulation 2 member for less than three years.

* Both medical reports must be completed by legally qualified medical practitioners.

The sooner you submit your forms, the sooner we can start assessing your claim. We must receive all forms and supporting documents within 90 days of the date we start receiving documents from you—otherwise, you'll need to re-submit your initial form and start the claim process again.

When does payment commence?

If your claim is approved, your inbuilt disablement benefit will commence on the later of:

- the date we receive your claim forms
- the date your 'waiting period' ends, or
- the date you exhaust your paid sick leave.

Prior to your first payment, you will need to submit a *Tax File Number declaration form* (if you are under age 60) and your financial institution account details, along with certified proof of identity documents. We've included instructions for providing certified proof of identity at the end of this fact sheet.

How is it paid?

Inbuilt disablement benefits are paid as a monthly income benefit into your nominated financial institution account. Once the payments have commenced, the benefit amount will automatically increase in line with the Consumer Price Index (CPI) on 1 July each year.

For information about how inbuilt disablement benefits are calculated, refer to the *Defined Benefit Division and Accumulation 2 Product Disclosure Statement*, available on our website.

When are inbuilt disablement benefits not payable?

Inbuilt disablement benefits will not be payable in certain circumstances including:

- you cease to meet the definition of disablement under the Trust Deed;
- you are a DBD member and you cease contributing service and elect to defer your defined benefit component and the date of disablement is more than 90 days after ceasing service; or
- you meet the definition of disablement and the Trustee considers that your disablement is due to or induced by any wilful action on your part to obtain a benefit.

If you meet the definition of disablement and you've completed less than three years contributing service after becoming a DBD member, and the Trustee considers that your disablement arose out of a pre-existing condition for which there are no special or exceptional circumstances, your benefit will be limited to a reduced lump sum payment. Please contact us on **1800 331 685** if you would like further information regarding your potential disablement benefit if you suffer from a pre-existing condition.

More details on inbuilt disablement benefits can be found in the *Defined Benefit Division and Accumulation 2 Product Disclosure Statement*, available at unisuper.com.au.

This information is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category and whether to consult a licensed financial adviser.

This information is current as at July 2019 and is based on our understanding of legislation at that date. Information is subject to change. To the extent that this fact sheet contains information which is inconsistent with the UniSuper Trust Deed and Regulations (together the Trust Deed), the Trust Deed will prevail.

Issued by: UniSuper Management Pty Ltd ABN 91 006 961 799, AFSL No. 235907 on behalf of UniSuper Limited the trustee of UniSuper, Level 1, 385 Bourke Street, Melbourne Vic 3000.

Fund: UniSuper, ABN 91 385 943 850

Trustee: UniSuper Limited, ABN 54 006 027 121, AFSL 492806

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Your guide to proof of identity

We take looking after your retirement savings very seriously—which is why you need to prove your identity (ID) before making withdrawals or other important changes to your account.

Verify your identity online

Proving your identity online is quick and easy—you'll know as soon as your identity gets verified. Log in at unisuper.com.au/memberonline to get started. Only Australian residents with Australian documents currently living in Australia can verify their identity through their online account.

You'll need one or more of the following valid documents:

- Australian passport
- Australian visa
- Australian citizenship certificate
- Australian birth certificate
- Australian driver's licence
- Medicare card
- Centrelink card
- state and federal electoral roll details
- Notice of Assessment from the Australian Taxation Office (less than 12 months old) containing your name and residential address.

Make sure you've updated your current personal details with relevant government agencies before you begin the process of verifying your identity online. We use online government and public databases to securely verify your identity.

Or send us certified copies of your ID

You can also send us certified copies of your ID. The following guide explains the types of documents we can accept and how to ensure they're correctly certified.

ALLOW US TO VERIFY YOUR IDENTITY

In some cases and on some of our forms, we can verify your identity on your behalf if the document(s) you provide haven't been certified correctly or can't be read. All you need to do is give us consent and we'll try to verify your identity electronically using those documents. We'll let you know if the process wasn't successful.

Why provide your TFN?

Giving us your tax file number (TFN) means we can process rollover and transfer requests to another super fund without additional proof of identity. If your TFN can't be validated, or you want to transfer to a self-managed super fund or organise a benefit payment, you'll still need to give us certified copies of your ID.

Visit unisuper.com.au/memberonline to provide your TFN online.

STEP 1: COLLECT ACCEPTABLE DOCUMENTS

We'll accept either one document from List A or two documents from List B.

LIST A

A certified copy of a:

- current driver licence
- current passport (Australian passports that haven't expired more than two years ago are also acceptable).

State government-issued ID cards

We want it to be as convenient as possible for you to change or verify your details with us. You can provide a certified copy of the following valid state government-issued ID cards *instead of* your current driver licence or passport:

- Victorian proof of age card
- Queensland proof of age card
- South Australian proof of age card
- New South Wales photo card
- Western Australia photo card
- Tasmanian personal information card
- Australian Capital Territory (ACT) proof of identity card
- Northern Territory evidence of age card.

LIST B

A certified copy of a:

- birth certificate or birth extract
- Australian citizenship certificate
- a pension card issued by Centrelink that entitles the person to financial benefits.

And:

- Notice of Assessment from the Australian Taxation Office (less than 12 months old) containing your name and residential address
- letter from Centrelink regarding a government assistance payment
- rates notice from local council (less than 12 months old) containing your name and residential address
- electricity, gas or water bill dated within the past three months that contains your name and residential address.

STEP 2: CERTIFY YOUR DOCUMENTS

Take your original document(s) and a clear photocopy of both sides of the original document to an authorised person—we'll list who can authorise your documents below.

Your ID must be properly certified

The authorised person will need to:

1. sight the original document, and the copy, to ensure both documents are identical, and
2. write or stamp 'this is a true and correct copy of the original document I have sighted' or 'certified true copy', followed by their:
 - signature
 - printed name
 - qualification (e.g. Magistrate), and
 - date.

If you've changed your name or are signing on behalf of another member, we require that you prove the 'link' between you and the name change, or other person. Use a certified copy of one of the following documents as well as your other certified ID.

PURPOSE	SUITABLE LINKING DOCUMENT
Change of name	<ul style="list-style-type: none">▪ Marriage certificate▪ Deed poll or change of name certificate from the Registry of Births, Deaths and Marriages
Signing on behalf of another member	<ul style="list-style-type: none">▪ Power of Attorney▪ Guardianship papers

When having your documents certified, remember:

- all pages must be certified
- the copy of the document must be certified—not on a separate page attached to the document
- certified copies of your documents must have an original signature
- faxed or emailed copies won't be accepted
- documents not written in English must be accompanied by an English translation prepared by an accredited translator
- documents certified more than a year ago won't be accepted.

Who can certify your documents

Some of the people authorised to certify IDs include:

1. A person currently licensed or registered under a state or territory law to practise in one of the following occupations:
 - architect
 - nurse
 - chiropractor
 - occupational therapist
 - conveyancer
 - optometrist
 - dentist
 - patent or trade marks attorney
 - financial adviser or financial planner
 - pharmacist
 - legal practitioner
 - physiotherapist
 - medical practitioner
 - psychologist
 - midwife
 - veterinary surgeon.
2. One of the following persons:
 - teacher employed full-time at a school or tertiary education institution
 - agent of the Australian Postal Corporation who is in charge of, or a permanent employee with two or more years of continuous service with, an office supplying postal services to the public
 - bank, building society, credit union or finance company officer with two or more years of continuous service
 - clerk, master, registrar or deputy registrar of a court
 - judge of a court or a magistrate
 - justice of the peace
 - member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants, the Institute of Public Accountants or the Association of Taxation and Management Accountants, or a Fellow of the National Tax Accountants' Association
 - notary public, and
 - police officer.

Members residing overseas

If you live overseas, the following people are authorised to certify identification documents:

- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
- employee of the Commonwealth or the Australian Trade Commission who is authorised and exercising his or her function in a country or place outside Australia.
- a person authorised as a notary public in a foreign country.

Your documents must be certified by a person with an Australian connection. We won't accept certifications by someone licensed or registered to practise outside of Australia in an occupation listed above, or who holds a position in a foreign country—except for a foreign notary public.

When will my form be processed?

If you've provided a correctly completed form (and any certified ID or other paperwork required), we'll aim to process your request as soon as possible. Not providing correct information may delay us processing your request. Please allow 3-5 business days for your form to arrive. We'll contact you if we have any queries in relation to your request.

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