

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.

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