

Medical practitioner statement and Member declaration

Macquarie Superannuation

Early release of superannuation benefits due to permanent incapacity or a terminal medical condition

What action do members need to take?

If a member wishes to apply for early release of their superannuation benefits due to permanent incapacity or a terminal medical condition, the following instructions will help them provide correct information to the trustee, Macquarie Investment Management Limited (MIML), when completing the application form.

Upon satisfying the permanent incapacity condition of release, the benefits in a members account at that time will become accessible and can be accessed in part or full by the member in the following ways:

- lump sum, and/or
- receiving a pension

Upon satisfying the terminal medical condition of release, the benefits in a members account will become accessible, though can only be accessed by way of a lump sum payment. Once this condition of release is met, their benefits cannot be rolled over or used to commence a pension.

Permanent incapacity – lump sum/ rollover

For members seeking early release due to permanent incapacity and the payment of a lump sum or rollover to another superannuation fund, they must:

- provide a completed *Superannuation Withdrawal* form
- declare that they are 'requesting the benefit be paid because of disability' by completing and signing the Member declaration below
- provide two Medical Practitioner Statements which have been completed by separate registered medical practitioners. The medical practitioners will be required to state that in their opinion, the member is:

unlikely, because of ill-health, to ever engage in gainful employment for which they are reasonably qualified by education, training or experience.¹

Permanent incapacity – pension

For members seeking early release due to permanent incapacity and the commencement of a pension, they must:

- provide a completed pension account application form
- provide an original Tax File Number Declaration form (NAT 3092) if the member is under 60 years old
- declare that they are 'requesting the benefit be paid because of disability' by completing and signing the Member declaration below
- provide two Medical Practitioner Statements which have been completed by separate registered medical practitioners. The medical practitioners will be required to state that in their opinion, the member is:

unlikely, because of ill-health, to ever engage in gainful employment for which they are reasonably qualified by education, training or experience.¹

1. Superannuation Industry (Supervision) Regulations 1994.

Permanent incapacity (with no withdrawal)

For members seeking to unrestrict funds due to permanent incapacity, they must:

- provide two Medical Practitioner Statements which have been completed by separate registered medical practitioners. The medical practitioners will be required to state that in their opinion, the member is:

unlikely, because of ill-health, to ever engage in gainful employment for which they are reasonably qualified by education, training or experience².

The benefits that become accessible under this condition of release can be accessed at a later time as either a lump sum, pension or a combination of the two.

Terminal medical condition - lump sum

For members seeking early release due to a terminal medical condition and the payment of a lump sum, they must:

- provide a completed *Superannuation Withdrawal* form
- provide one Medical Practitioner Statement signed by a registered medical practitioner who is a specialist practicing in an area relating to the member's condition, and
- provide another Medical Practitioner Statement signed by a registered medical practitioner.

Note: The medical practitioners will be required to state that in their opinion the member is:

suffering from an illness, or has incurred an injury, that is likely to result in their death within a specified period of no more than 24 months².

Terminal medical condition (with no withdrawal)

For members seeking early release due to a terminal medical condition, they must:

- provide one Medical Practitioner Statement signed by a registered medical practitioner who is a specialist practicing in an area relating to the member's condition, and
- provide another Medical Practitioner Statement signed by a registered medical practitioner.

Note: The medical practitioners will be required to state that in their opinion the member is:

suffering from an illness, or has incurred an injury, that is likely to result in their death within a specified period of no more than 24 months².

The benefits that become accessible under this condition of release can be accessed at a later time as a lump sum only. They can't be rolled over or used to commence a pension.

Other requirements by the Trustee

The Medical Practitioner Statements the member obtains and submits with their application for early release must:

- be dated and signed within the last six months
- indicate how long the member has been a patient of the respective doctor(s)
- indicate the member has been in consultation with one of two of the medical practitioner(s) for a minimum of six months (not applicable to medical specialists).

In addition:

- the trustee will not accept notification that the member has previously been granted a disability benefit.

Trustee considerations

Upon the receipt of completed documentation, the trustee will consider the member's application.

2. Superannuation Industry (Supervision) Regulations 1994.

Sign

- Wet signature, or
 - Electronic signature from an approved provider.
- Visit Adviser Help Centre to view our requirements.

Submit

-  Upload to **Request Centre** (advisers only)
-  Email to clientservicesupport@macquarie.com
-  Mail to **Macquarie Investment Management Limited, GPO Box 4045, Sydney NSW 2001**

Need Help?

If you're an adviser, you can visit **Adviser Help Centre** or chat to us through Adviser Online

If you're a client, you can visit our **Personal Help Centre**, speak to your adviser, or call us on 1800 087 820.

Macquarie Superannuation Medical practitioner statement and Member declaration

Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237492 RSEL L0001281
Macquarie Superannuation Plan ABN 65 508 799 106 RSE R1004496

In accordance with superannuation law, Macquarie may allow members to access their preserved benefits in certain limited circumstances before reaching their preservation age, retiring or reaching age 65. These conditions of early release include terminal medical condition or permanent incapacity.

The Trustee (Macquarie Investment Management Limited) requires the information requested in this medical practitioner statement and Member declaration to make a decision about your claim for the release of your preserved superannuation benefit entitlement on grounds of a terminal medical condition or permanent incapacity. It will not be used for any other purpose. The Trustee will be unable to reach a decision without it.

Please note:

- **the issue of this form does not constitute an admission of liability by the superannuation fund**
- **that further information and/or documentation may be requested by Macquarie as part of our assessment**
- **any costs associated with completion of the medical practitioner statement are the member's responsibility.**

Member declaration – only to be completed by the member if applying for permanent incapacity

If applying based on a terminal medical condition, do not complete this section. Ensure that Medical practitioner statements are completed by the member's doctor.

Account number:

Account name:

Residential address:

Suburb:

State:

Postcode:

Country:

Contact telephone number:

Member declaration - only to be completed by the member if applying for permanent incapacity (continued)

Education and training

What professional, training, courses, skills or trade qualifications do you have?

Experience

What is your regular occupation?

Previous employment 1

From: To: Employer:

Description of position:

Responsibilities:

Previous employment 2

From: To: Employer:

Description of position:

Responsibilities:

Previous employment 3

From: To: Employer:

Description of position:

Responsibilities:

Member declaration - only to be completed by the member if applying for permanent incapacity (continued)

I would like to apply for:

Lump sum/rollover

Pension

Unrestrict preserved funds only

Member declaration - permanent incapacity

If the member is requesting the benefit be paid because of disability, please complete the following request to inform the trustee of your entitlement to the disability superannuation benefit tax concessions:

- I declare that due to ill-health, it is unlikely that I will ever engage in gainful employment for which I am reasonably qualified by education, training or experience
- where my application for access to benefits is successful, I request that my benefit be paid due to disability
- the information in this declaration is true and correct. I make this declaration according to the law, and understand it will be relied upon by the trustee and there may be penalties for any false statements, and
- I agree to retain the original form if I am submitting this form to Macquarie via electronic means and will provide to Macquarie upon request.

Signature of member:

Member name:

Date:

Medical practitioner statement



IMPORTANT: Please note that the below fields are mandatory and to be completed by the medical practitioner only.

Patient details

Title: Full given name(s):

Surname:

Date of birth:

Details of illness or injury

Date the said person became a patient of yours:

What is the nature of the said person's illness or injury? *Provide current medical condition and where possible, the history of the illness or injury*

What has been the resulting effect or impact that the condition has had on the said person?

Declaration

I, a registered Medical Practitioner (undersigned), certify that in my opinion the said person identified above, would be classified as meeting the following (please check one of the following A or B only):

A. **Terminal medical condition:** The said person suffers from an illness, or has incurred an injury, that is likely to result in the death of the said person within a period of

months

B. **Permanent incapacity (for early release of superannuation):** The said person is unlikely, because of ill-health (whether physical or mental), to ever engage in gainful employment for which the person is reasonably qualified by education, training or experience

Date the said person stopped being capable of engaging in gainful employment for which they are reasonably qualified by education, training or experience:

DD/MM/YYYY



Please note that electronic or digital signatures will not be accepted.

Signature of Medical Practitioner:

Date:

Name of practitioner:

Qualification/specialty:

Provider/Registration number:

Practitioner's phone number:

Practice / hospital name & address:

Medical practitioner's stamp: