TOTAL AND PERMANENT DISABLEMENT

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Do not resign or accept termination on account of total and permanent disablement without first getting written approval from the Super SA Board.

The Lump Sum Scheme provides an entitlement for members who cease employment on the grounds of total and permanent disablement (TPD) before age 55.

The entitlement to a total and permanent disablement payment is subject to Super SA Board approval.

You should therefore not resign or accept termination on account of disablement without first getting written approval from the Super SA Board.

Eligibility for a total and permanent disablement entitlement

To be eligible to receive a lump sum entitlement due to total and permanent disablement you:

- Must be under the age of 55.
- Must satisfy the Super SA Board that your incapacity for all kinds of work is 60% or more of total incapacity and is likely to be permanent. If you do not meet this requirement, the Super SA Board may allow you to retire on the grounds of partial disablement, or recommend that you receive a fortnightly income on the grounds of temporary disablement.
- Must cease employment on the grounds of invalidity.

You are not required to exhaust annual leave or long service leave before claiming a TPD entitlement.

Your entitlement

You will receive:

- An Employer Component which is, in most cases, worked out using your Entitlements Superannuation Salary (ESS). This is your full-time equivalent annual salary at the date you ceased SA public sector employment. While you only pay member contributions based on your substantive salary, if you have been in receipt of a higher duties allowance continuously for 12 months or more at the date you ceased employment, your ESS will be based on the higher salary.
- The greater of the balance of your Member Account or twice your Adjusted Final Salary. Your Adjusted Final Salary is your ESS on the date you cease SA public sector employment.
  If you worked part-time or as a casual, your ESS is reduced to reflect the part-time or casual employment and expressed as a proportion of your full-time salary.
- The balance of your Public Sector Employees Superannuation Scheme (PSESS) Account.
  The PSESS was introduced by the then State Government on 1 January 1988 in lieu of a pay increase for SA public sector employees. It represented a payment equal to 3% of your salary. PSESS closed on 30 June 1992.
- The balance of your Rollover Account (if any).

Calculations

The technical calculations underlying your entitlements are complex. Tables showing how your entitlements are calculated are show on page 14 of the Lump Sum Product Disclosure Statment (PDS).

You may wish to consider purchasing Super SA's post-retirement products, the Super SA Flexible Rollover Product and the Super SA Income Stream with your lump sum. For more information see the PDS for both of these products.

Circumstances affecting your entitlement

There are a number of situations where the amount of entitlement you receive could be affected. These include:

- You need to have averaged your standard contribution rate throughout your membership of the Scheme.
- Reducing your contribution rate to 0%. This is called non-contributory membership and you can never "catch-up" a period where you have contributed at 0%. If you are not contributing, you are also not eligible to claim temporary disablement entitlements. See the *Points* fact sheet for more information.
- Having any periods of Leave Without Pay (LWOP) where you do not contribute. If you do not maintain your contributions, your contribution

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rate will be deemed to be 0% for any periods of LWOP. See the *Points* fact sheet for more information.

– Having a pre-existing medical condition at the time of joining the Scheme. If you make a claim prior to turning 55, you may have a limitation placed on your entitlement. If you retire due to total and permanent disablement after you turn 55, normal retirement entitlements will be paid.
– If you are receiving, or are entitled to receive, weekly workers' compensation payments.
– If you have been employed part-time or on a casual basis, your entitlement will be reduced proportionally.

Rolling over your lump sum

If you roll over all or part of your super entitlement to another fund your new fund will immediately deduct 15% tax from the part of the entitlement called the "Taxable (untaxed) component".

How to make a claim

To make a claim for total and permanent disablement you need to complete the Lump Sum Scheme *Application for Payment* form and forward this to Super SA together with any medical information that will assist the Board when assessing your claim. You can download the form from the Super SA website.

You will have to pay the cost of providing any medical evidence to support your claim, such as obtaining the Medical Reports from your treating doctors and any supporting documentation.

Where you attend an appointment with an independent medical examiner arranged by Super SA, the medical examiner's costs will be borne by Super SA. However, if an appointment is arranged and you do not attend the appointment, you will need to pay the cost of any non-attendance fee incurred.

Your claim will be assessed by the Super SA Board and you will be advised of the outcome.

Triple S members with additional Death and TPD insurance

If you have purchased additional voluntary Death and TPD insurance through Triple S, you will need to make a separate claim for this. See the *Triple S Death and TPD* fact sheet for more information.

Further information

The following documents may be helpful if read in conjunction with the information presented above:

– Super SA Flexible Rollover Product PDS
– Super SA Income Stream PDS
– Lump Sum PDS
– Points
– Temporary Disablement Entitlements (Income Protection)

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