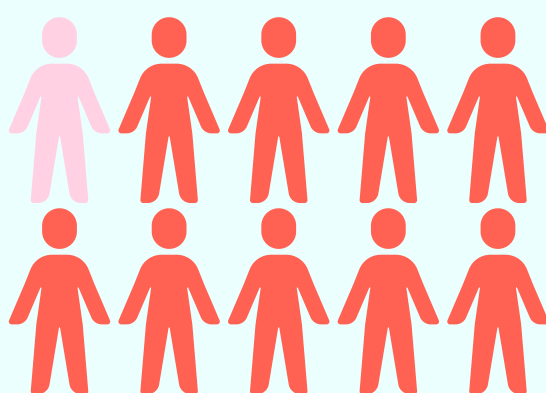


# SUPERANNUATION TPD CLAIMS



If you are unable to work due to injury or illness, you are eligible to make a TPD claim.



Many people in Australia have not heard of TPD insurance and have no idea they can make a claim.

**Your superfund does not promote TPD and it's difficult finding out if you have cover.**

Specific dates must be investigated. The policy must be reviewed.



Some people have completed a TPD claim alone. But have they really got everything they're owed? Many people have multiple superfunds and can make multiple claims. Some people are told they have no cover (due to providing wrong information) when they actually do.

## Illness

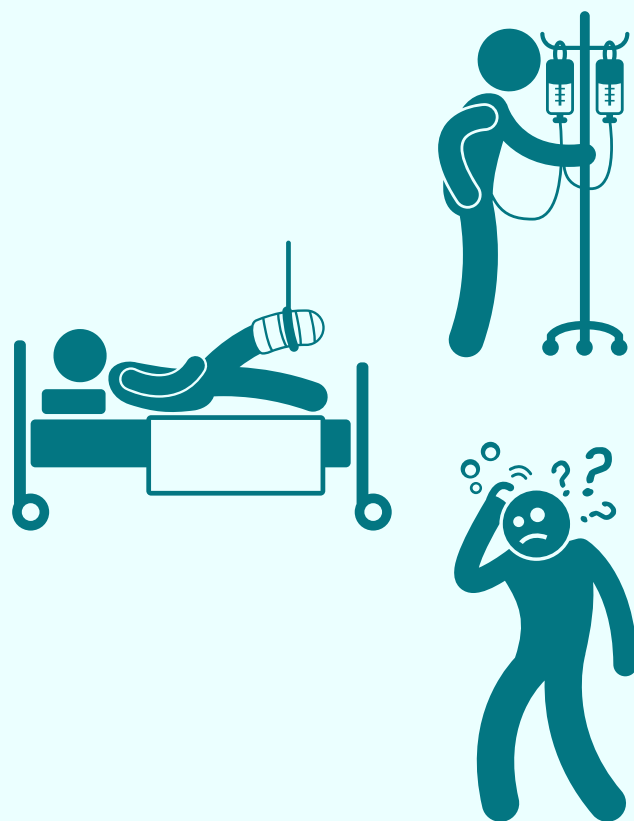
An illness does not have to be terminal to claim TPD.

## Physical Injury

If you can't return to your usual occupation, don't allow the superfund to organise retraining as this can cancel out your right to claim.

## Psychological Injury

Psychological conditions alone can render you TPD. They can also be associated to your physical injury.



If you have been unable to work for 3 - 6 months, then you should be looking into a TPD claim to secure your financial future.

We have GP's who can help you.

[www.NSWAccidentHelpline.com.au](http://www.NSWAccidentHelpline.com.au)

If you haven't made a contribution into your superfund for 16 months, your TPD insurance can be cancelled. It's important to notify your superfund that you wish to keep it.

