

Permanent Incapacity: Early release of super



Rest

Fact sheet

This guide will help you to understand:

- What a Permanent Incapacity (PI) super claim is
- How to claim
- How to withdraw your money

What is a Permanent Incapacity super claim?



If an illness or injury means you're unlikely to ever work again in a job that suits your education, training or experience, you may be able to access your superannuation early.

You can do this by making a PI super claim. This is a request to withdraw some or all of the money from your super account.

How do I make a PI super claim?



To make a PI super claim to withdraw part of, or all of, your super, you'll need to submit a PI claim with proof of your identity.

You'll also need 2 doctors to complete a Rest Medical Statement form. Rest will then review the details to make sure the requirements for permanent incapacity are met before any payment can be made.

Two Medical Statements are needed to meet the tax definition of permanent incapacity,

which means your payment may be taxed at a lower rate if your claim is approved.

We understand this can be a lot to manage. If you'd like extra support, you can choose someone you trust to help you through the process. Simply complete the Rest Third Party Authority form so they can assist you with your claim.

We'll assess your claim and will let you know if it's accepted.

Can I make an insurance claim too?

If you have total and permanent disability (TPD) insurance through your Rest super, you can make a PI insurance claim too. You'll need to submit a separate claim for this.

There can be different requirements for a TPD insurance claim so it's important to remember acceptance of one type of claim doesn't guarantee the acceptance of another.



What happens after I submit a super PI claim?

Once you complete and provide to Rest your PI claim form, 2 medical statements, and proof of ID, we'll review the information and let you know whether you satisfy the condition of release and your claim is accepted.



How is payment made if my super PI claim is accepted?

Once your claim is accepted, you'll need to complete a Rest Withdrawal Form to take money out of your super account.

When considering how much to withdraw from your account, please consider if you'd like to keep some of your balance in your Rest account. You may wish to do this to keep any insurance you have active, for example, if you have an existing claim.

Where can I get more information?

To find out more about making a claim for PI and TPD insurance through your super with Rest, visit <https://rest.com.au/insurance/claims/total-and-permanent-disability-claims>

You can also contact us on 1300 300 778 if you'd like to start a claim, have any questions, or need help at any stage of the claims process.

Visit us
[rest.com.au/
contact-us](https://rest.com.au/contact-us)
for operating hours



Live Chat
rest.com.au



Download
the Rest App



1300 300 778

