

# Claiming a Terminal Illness benefit



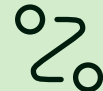
We are here to assist you at every stage of lodging your claim for a Terminal Illness benefit. This guide will help you to understand:



What a Terminal Illness benefit claim is



How to complete and submit your application



What the steps of the claim process are

You can contact us on 1300 300 778 if you have any queries or need further information.

## What is a Terminal Illness benefit?

A Terminal Illness benefit is money paid to you if it's medically determined that you have a limited life expectancy.

## Am I eligible?

A Terminal Illness benefit may be payable if you're diagnosed with an illness that means you have a life expectancy of less than 24 months. We'll use information provided by you and two doctors (one being a specialist in that particular medical field), to assess your eligibility.

## How much would I be entitled to?

You may be able to claim the money in your super account, and depending on the type of insurance cover you have with Rest, an insurance benefit that's made up of some or all of your Death cover.

You can find more information about the definitions of Terminal Illness, as well as how a Terminal Illness benefit is calculated, in the Insurance Guide for your Rest product at [rest.com.au/pds](https://rest.com.au/pds).

## How is payment made if my claim is accepted?

To be paid a Terminal Illness benefit, the Trustee needs to be satisfied that you meet the legal requirements for the money to be released from your superannuation account. We will call you once your claim is approved to discuss payment options.

We also recommend seeking your own tax advice.

## Can I nominate someone else to make enquiries related to my claim?

Yes, you'll just need to complete a Third Party Authority form to let us know. We'll send the form to you when you talk to us about lodging a claim.

## Do I need a lawyer?

All claims are handled with equal preference. We suggest you have a chat with us before seeking legal assistance, as most claims can be finalised without legal intervention and associated costs.

## How long will my claim assessment take?

The time will vary depending on the information we need to assess your claim. If we need to ask for extra information from third parties such as doctors and employers, it could add extra time. We'll keep in touch with you via your preferred method of communication - email, post, phone to let you know how your claim is progressing.

On average, the majority of claims can be finalised within 90 days.

## How do I update my beneficiary details?

You can make or change your non-binding beneficiary nomination online in MemberAccess at [rest.com.au](https://rest.com.au). To make or change your binding beneficiary nomination, you'll need to complete a Nomination of beneficiary form available at [rest.com.au](https://rest.com.au) or call us for a copy.

## The claim process

### Submission of your claim

Review and submit your claim through the Rest claim online portal. Or if you've chosen to post or email, follow the submission instructions we'll send to you.

Rest will send your claim to our insurer if you have insurance, or if you don't, directly to the Trustee.

### Insurer assessment and decision *(only applies if you have insurance cover)*

Your claims manager will call you to discuss the assessment process and provide their contact details. They will then assess your claim and forward their decision to the Trustee.

They may request additional information to assist with their review. They'll stay in touch and keep you updated on progress via your preferred method of communication - email, post, phone.

### Trustee decision

Once our insurer makes a decision, they will send their decision to the Trustee.

We will review their decision to determine if it is fair and reasonable. We will advocate on your behalf if we do not agree with our insurer's decision.

### Decision notice

You'll be notified via email and phone of the outcome and if successful, we will confirm payment options with you.

If your claim is declined, we will notify you in writing, outlining the reasons for this. If you do not agree you can make a complaint.

#### Visit us

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



#### Live Chat

[rest.com.au](https://rest.com.au)



#### Download the Rest App



1300 300 778



# Rest

This information doesn't take into account your circumstances, so before acting on it, you should consider whether it is appropriate for you. Before making any decision about your super, please read our Product Disclosure Statement at [rest.com.au](https://rest.com.au) or call 1300 300 778. This information is provided by Retail Employees Superannuation Pty Ltd ABN 39 001 987 739 AFSL 240003 as trustee of Rest (Retail Employees Superannuation Trust ABN 62 653 671 394). Issue date: March 2026.