

Permanent Incapacity benefit

What is permanent Incapacity?

If you're unable to work due to illness or injury, you may be able to access your super early. To meet the Permanent Incapacity condition of release, we need to be:

Reasonably satisfied that the member's ill - health (whether physical or mental) makes it unlikely that the member will engage in gainful employment for which the member is reasonably qualified by education, training or experience.

What you need to provide

To support your claim, you will need to provide:

- An original certified copy of your ID*
- A completed Permanent Incapacity Form, including:
 - Your personal details
 - Confirm if you are an Australian or New Zealand resident
 - Your Tax File Number
 - Payment instructions
 - Banking details
- Two completed statements from legally qualified medical practitioners (for example your local GP/ doctor) certifying that you meet the tax definition of disability benefit (Permanent Incapacity):
 - Your condition (whether physical or mental) makes it unlikely that you can **ever** be gainfully employed in a capacity for which you are reasonably qualified by education, training or experience.

Important information

You will need to pay any costs associated with obtaining documents from your doctor.

* There are alternative methods to confirm your identity. Your Case Manager will be able to help you with other options to identify yourself. For more information about certified identification, including how to get your documents certified, please read the Completing proof of identity factsheet. You can find this at: mercersuper.com.au/identitychecklist.

Certification by two medical practitioners

If you can obtain certification that you meet the tax definition of Permanent Incapacity from two legally qualified medical practitioners, your permanent incapacity payment may be taxed at a lower rate.

Please note that the required tax wording will be provided on the Permanent Incapacity form we send you.

The tax definition which is linked to a potential lower tax rate is slightly different than the definition required by the trustee to release your super early.

To finalise your payment, we may request more medical information from you, if what you have already provided is more than two years old.

How will I be paid?

If you meet the definition of Permanent Incapacity, we'll pay you as directed. You can:

- Withdraw the full balance
- Withdraw a partial payment (Note: payment at a later date may require further medical confirmation you remain permanently incapacitated)
- Rollover your balance to another super fund
- Start an income stream

How long does it take?

Processing times typically take up to two weeks from the time all required documentation is received. Delays may occur if medical evidence is incomplete, additional information is requested, or if we need to verify details with doctors or your former employer.

What if I have insurance?

If you withdraw your entire super benefit, you will lose any remaining insurance you currently have. If you want your remaining insurance to continue you will need to leave a sufficient balance in your account to fund future premiums.

This information is intended as a guide only and does not constitute advice. Before making a withdrawal, you should speak to a licensed financial adviser about the impacts this could have on your remaining insurance entitlements.

As a Mercer Super member, you have access to limited financial advice about your Mercer Super account at no extra cost. Find out more here: mercersuper.com.au/advice

Are there tax or financial implications?

There may be financial or tax implications you should consider when accessing your benefit. Advice from a licensed professional, such as a financial adviser, may be helpful to decide the best option for you when it comes to your superannuation benefits. See our website for more information about advice options: mercersuper.com.au/advice



We're here to help

Speak with one of our Claims consultants on **1300 008 605**, Monday to Friday 9am-5pm (AEST/AEDT). If you're calling from overseas, please call us on +61 3 9192 4446.

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