



# EARLY RELEASE OF SUPER ON COMPASSIONATE GROUNDS

Information Booklet



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[www.sheaustralia.org](http://www.sheaustralia.org)



# Super Health Ensemble

We are an application management service that assists patients who wish to obtain an early access to their super to help fund their medical treatment or transport.

The organisation was founded by Mary Barker in 2018, when she required medical treatment that her private health insurance did not cover. Mary is an award winning financial planner. She uses her skills and knowledge in superannuation and taxation to help Super Health clients navigate early release of super.

## Our Values

We want to bring our unique style to who we are and what we do, while delighting our clients and being responsive to their needs.

### START AND END WITH WHY

1

- Keep a focus on the purpose and the end result.
- Ask questions
- Seek to understand
- Be aware of the bigger picture and brave enough to influence it
- Give yourself license to think outside the square

### GROW AND DEVELOP

2

- Be responsive to changing needs
- Learn from your mistakes
- Promote change for the better
- Extend yourself beyond the familiar
- Find opportunities to keep learning and to teach others

### MAKE AN IMPACT

3

- Help people
- Delight someone everyday
- Create moments that create reputation
- Make decisions that support a good end result for our clients
- Do what you say you will.

### COLLABORATE WITH HEART

4

- Seek to make a difference
- Have truthful interactions and seek genuine connections
- Treat everyone that you engage with as a precious commodity
- Take the time to contribute
- Take time to give positive feedback
- Always be ethical

### BRING YOURSELF TO WORK

5

- Be proactive
- Find things in your work that energise you
- Find ways to showcase the best parts of who you are
- Take accountability
- Make your actions consistent with your won values and those we hold dear as an organisation

# Before you get started

Please take the time to read all of the information in this pack before completing and submitting your application. It is designed to help make sure you meet all the requirements and allows us to assess your application promptly. Incomplete applications or insufficient evidence may delay the application process or result in your application being declined.

There are certain conditions that you need to meet before you can access your super. These rules have been put in place to ensure that your super is only used to support you in your retirement, and 'preserve' your super until you reach your preservation age (or until certain other conditions are met). Your preservation age is dependent on your date of birth (see table below). Australian Government legislation allows access to super in other limited circumstances, which include situations of extreme financial hardship or compassionate grounds.

Your date of birth	Commonwealth preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

## Accessing your super on compassionate grounds

There are very limited circumstances where super benefits may be released on specified compassionate grounds. These are defined in the Superannuation Industry (Supervision) Regulations 1994. You can make a claim on one or more of the specified compassionate grounds:

- To make a payment on a loan to avoid foreclosure on your home
- To pay for modifications to your home and/or motor vehicle to meet any special needs if you or your dependant become severely disabled
- To pay for medical treatment or medical transport if you or your dependant are suffering from a life-threatening condition
- To pay for palliative care, including home care for you or your dependant
- To pay for funeral and other expenses associated with the death of a dependant

In this booklet, we will only be discussing medical treatment.

# Release of funds to your account

To determine whether The ATO are able to approve your application, The ATO will need to receive copies of documents supporting the application. These includes quotes for medical treatment and signed form or letters from your medical practitioners.

Benefits released early may be subject to tax.

The ATO may approve a release of superannuation if they are satisfied that you meet the eligibility criteria. The ATO require up to 20 business days to assess your application. This may be longer if The ATO need to request more information or if they have questions about the documents provided in your application. It is very important that you supply the ATO with all the information necessary to support your application. If The ATO do not have enough evidence to support the amount requested, The ATO will either decline your claim or The ATO may approve a lesser amount. Once your application has been approved, The ATO may be unable to consider any further information.

## Eligibility

The ATO can only approve a release of your super on compassionate grounds if you meet all of the four conditions listed below.

**Condition 1** - You are a citizen or permanent resident of Australia or New Zealand.

**Condition 2** - You are unable to pay part or all of the expense without accessing your super. That is, you can't pay the expense by:

- Using your savings
- Selling shares, investments or assets

**Condition 3** - You meet the eligibility requirements of the medical ground you're applying under:

- The specific requirements are outlined in the following sections

**Condition 4** - You provide all required supporting evidence, including unpaid invoices or quotes:

- See the 'Evidence' section on page 10 •

The ATO can only approve compassionate release of super to help you with unpaid expenses.



# Medical Conditions

Are you eligible to claim release for medical treatment?

To be eligible, you must meet both of the following conditions:

**Condition 1** - The treatment must be certified by two medical practitioners (at least one of whom must be a specialist) as medical treatment which is necessary for one or more of the following:

- Treatment for **life-threatening** illness or injury.

A life-threatening illness is a medical condition where, within a 12-month time frame, there is a likelihood of severe degeneration or death.

- Alleviate **acute or chronic pain**

Acute means a rapid progress or onset of a condition suggesting urgency of treatment. Chronic means a condition having indefinite duration or less rapid change. Pain of at least three months duration which may have been stable for some time.

- Alleviate an acute or chronic **mental health** issue

**Condition 2** - The medical treatment you or your dependant need is not readily available through the public health system



## Eligible treatments

Expenses for the following medical treatments may be eligible where specific evidence is provided:

- surgery
- psychiatric treatment
- medicinal drugs
- in vitro fertilisation treatments
- dental treatment

## Ineligible treatments

The following expenses are generally not considered medical treatment because they're general personal expenses:

- payment of household bills and general living expenses such as rent and utilities
- payment of outstanding debts such as credit card debts or bank loans
- holidays, health retreats, spa treatments and gym membership
- administration fees charged by a third party to help you prepare your application
- cosmetic procedures that are not required to treat a life-threatening illness or alleviate acute or chronic pain or mental illness

# Evidence

You must provide:

- a quote (no more than 6 months old) or unpaid invoice (no more than 30 days old)
- 2 medical reports
  - one from a registered medical specialist who is a specialist in the area that you're applying to have medical treatment for (see 'Relevant medical speciality' below)
  - one from either a registered medical practitioner or another registered medical specialist.
  -

Each medical report must be completed, signed and dated less than six months before you submit your application.

## Quotes or invoices

To assess your application, the ATO will also need to see evidence showing the unpaid amount of out-of-pocket expenses that you're seeking to release from your super account.

This can be an itemised quote or an unpaid invoice that shows the amount and a description of each part of the treatment. If applicable, information about the frequency of your medical treatment with costs for each stage/appointment should be included.

Where there are multiple elements to your medical treatment, a quote or unpaid invoice showing a single cost will be insufficient. The elements must be itemised.

If your quote or unpaid invoice is incomplete or doesn't meet the evidence requirements, processing of your application may be delayed or it may not be approved. You may also be required to provide further evidence to support your application.

## **In vitro fertilisation (IVF) treatments**

If you're applying for IVF treatments to treat an acute or chronic mental illness, your application will require a medical report from a psychiatrist and a registered medical practitioner.

If you apply for a second or later IVF treatment, you'll need to provide a new or updated quote in each subsequent application. However, the same medical report can be used so long as it was completed no more than 6 months before you submit your application.

If your IVF treatment requires human donor gametes or human embryos, your medical reports will need to support the need for these expenses. Your invoice will also need to include a statement from the provider advising that they were acquired altruistically and comply with the relevant law and guidelines. If acquired from overseas, further evidence may be required.

If your application includes third party medical expenses, both medical reports must certify that medical treatment for a third-party forms part of your or your dependant's necessary medical treatment.

## **Dental treatment**

If you're applying for dental treatment you need to provide a report from a registered medical practitioner and a report from a dental practitioner to certify the medical treatment required.

In this case, we also require:

- a copy of your treatment plan with details of all stages of the treatment
- an itemised quote or an unpaid invoice.

## **Treatment occurring over multiple stages**

If you're applying for treatment that is occurring over multiple stages, we may only approve the costs relating to the initial stage of your treatment.

Where you have been approved for the initial stage of a treatment and are submitting another application to pay for subsequent stages, you'll need to provide evidence verifying that the:

- initial stage has been completed and paid for, and
- next stage is still required.



## Using your super to pay for medical treatment for someone you love

It is possible to use your super to pay for medical treatment for people who are part of your family or your household. You must have a dependant relationship with the patient.

For superannuation purposes, a dependant includes:

- **Your spouse**
  - Someone who is legally married to the applicant, or
  - A person who, although not legally married to the applicant, lives with the applicant on a genuine domestic basis
- **Your child/children**
  - The applicant's natural child
  - A child adopted under the relevant state or territory law relating to the adoption of children
  - A step-child, or
  - An ex-nuptial child of the applicant
- **Or anyone else who you have an interdependent relationship with**

If you apply to pay expenses for a dependant who is not defined as your spouse or child, such as an adult child still living at home, you need to prove you are in an interdependent relationship.

An interdependent relationship includes a close personal relationship between two people which meets all of these conditions:

- The people live together
- One or both provides financial support to the other
- One or both provides domestic support and personal care to the other

There are a number of factors that may be relevant in assessing whether an interdependent relationship exists. For example, a relative may be your dependant if they rely on you for financial, domestic, personal and/or medical care.

## You may be eligible to claim release for medical transport?

You can apply for early release of super to pay for medical transport for you or your dependant. To be eligible, you must meet both of the following conditions:

**Condition 1** - The treatment must be certified by two medical practitioners (at least one of whom must be a specialist) as medical treatment which is necessary for one or more of the following:

- **Treatment for life-threatening illness or injury**
- **Alleviate acute or chronic pain**
- **Alleviate an acute or chronic mental health issue**

**Condition 2** - You have no other means to pay for transport to attend your medical treatment

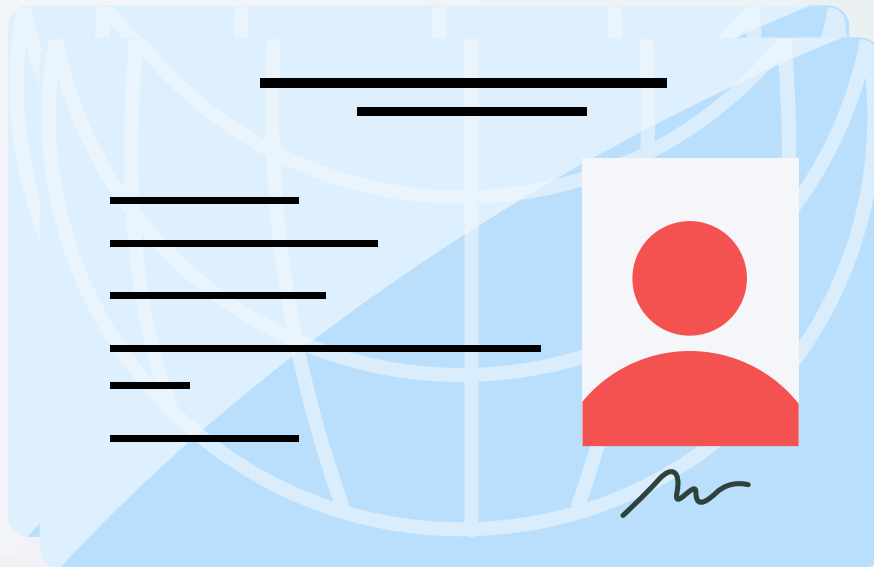
The transport method can be by land, water or air.

Examples:

- Taxi
- Ambulance
- Plane
- Purchase of a reliable second hand motor vehicle
- Repairs to an existing motor vehicle, to ensure it is roadworthy

If you are applying for medical treatment, you can apply for medical transport in the same applicaiton.

# PROOF OF IDENTITY



We need to confirm your identity before you can access your superannuation benefit under compassionate grounds. Following the steps below will help speed up the application process and give your personal information added security and protection.

You will need to provide documentation with each application to prove you are the person who owns the superannuation entitlements.

## **STEP 1** Provide acceptable documents

One document from list A OR one document EACH from list B and list C.

When applying for the early release of your super under compassionate grounds, The ATO need to confirm your date of birth. When using documents from list B and list C, please ensure at least one of these documents display your date of birth.

## LIST A

- Current Australian driver's licence with your photograph and signature or equivalent from a foreign country
- Current (1) passport (2), showing your name, date of birth, photograph and signature
- Proof of age card(3)

## OR

## LIST B

- Birth certificate or birth extract (2)
- Citizenship certificate issued by the Commonwealth
- Pension card issued by Centrelink that entitles the person to financial benefits

## LIST C

- Notice issued by Commonwealth, State or Territory, no older than 12 months, that contains your name and residential address and records the provision of financial benefits under the law of the Commonwealth, State or Territory. For example, letter from Centrelink
- Notice issued by the Australian Taxation Office (ATO), no older than 12 months, that contains your name and residential address and records a tax debt payable to or by you. For example, Notice of Assessment from the ATO
- Notice issued by a local government body or utilities provider, no older than three months, that contains your name and residential address and records the provision of services to you. For example, rates notice from local council or a water bill

*(1) The sole exception to the expired document rule is a passport. An expired passport is a valid identification document provided it has been expired for less than two years.*

*(2) If your passport or birth certificate/extract is not in English, it must be accompanied by an English translation prepared by an accredited translator. If your passport is not an Australian passport it must include your signature.*

*(3) A card issued under a law of a State or Territory for the purpose of proving the person's age, which contains a photograph of the person in whose name the document is issued.*



## **STEP 2** Find someone to certify your documents

The following people can certify copies of your original documents as true copies:

- An officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having two or more years' continuous service with one or more licensees
- A police officer
- A Justice of the Peace
- A person enrolled on the role of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner
- A notary public
- A registrar or deputy registrar of a court
- An Australian consular officer or an Australian diplomatic officer
- A judge of a court
- A magistrate
- A Chief Executive Officer of a Commonwealth court
- A pharmacist
- A teacher employed on a full-time basis at a school or tertiary institution

## **STEP 3** Have your documents certified

All copied pages of original proof of identification documents (including any linking documents) need to be certified as true copies by someone who is approved to do so.

The authorising person must sight the original document and include the following details on the copies:

- Stamp or write 'I certify this is a true copy of the original document' on each page

Followed by their:

- Printed name
- Signature
- Qualification (e.g. Justice of the Peace) and
- Date

# CONFIRMING YOUR BANK ACCOUNT DETAILS

To help protect your money, your superannuation fund may need an approved bank document to accompany each payment request.

This protects your money against:

- Mistakes – incorrect bank details being passed to us
- Fraud and theft – attempted deposit of super money into an account other than your own

## Details you need to provide

The documentation you provide must be produced by your bank and include the following details:

- Bank name
- BSB number
- Account number
- Account name – your full name (initials only are not acceptable) or the full names of both account holders if it is a joint account

## Acceptable documents

You must provide one of the following documents:

- Bank statement
- Letter printed on bank letterhead with the required account details
- An interim bank statement produced with a teller's stamp
- A copy of a cheque which is attached to your bank account

## Unacceptable documents

Below are examples of documents that won't be accepted and include, but are not limited to, the following:

- Any document where the required details have been handwritten, even if a bank officer has written them (the bank must produce a document from their system to verify your account details)
- Copies of your payslip
- A bank deposit slip
- A copy of your bank card

# FEEDBACK FROM SUPER HEALTH CLIENTS

Thank you again for all your assistance. Without you, I believe I'd still be waiting for the funds and stressing they wouldn't be received prior to my surgery next month. Thanks again!



Terri

Thank you so much easier and I couldn't have it done without you, truly appreciate it.

Jesse



Thank you and a huge thank you for your help, it has been awesome working with you!

Emily & Molly



Anonymous

Mary was absolutely amazing and made the whole process stress free and simple. I highly recommend Mary and Super Health!



Ash-lee



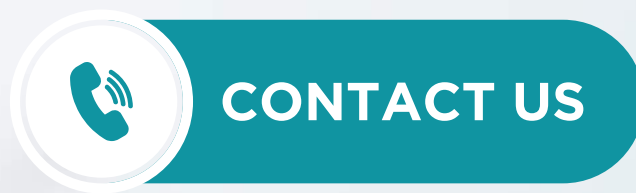
Abeer

The super health team are amazing. I had the pleasure of dealing with Mary who is extremely professional and knows exactly what is required to do. Thankyou Mary for your professionalism, care and efficiency.

Mary from the Super Health Team was FANTASTIC! She was very caring and able to work around our time schedule with young kids. Honestly can not thank her enough for everything she has done for us. Muchly appreciated, Mary!



Mary



 [hello@superhealthteam.com](mailto:hello@superhealthteam.com)

 [www.sheaustralia.org](http://www.sheaustralia.org)

 1300 001 287