



Access to super if you have a terminal medical condition

Changes have been made to the *Income Tax Assessment Act 1997* and Superannuation Industry (Supervision) Regulations 1994 that allow people with a terminal medical condition to access their benefits from their super fund tax-free.



These changes are effective from 1 July 2007.

How do you access your super if you have a terminal medical condition?

If you have a terminal medical condition and want to access your super, you should apply directly to your super fund. They make the decision on whether or not to release your super.

If your super fund does allow these types of payments, you need to supply them with medical certification before they can make a payment.

The payment can only be made as a super lump sum.



For more information about what medical certification you need to supply, see '[What medical certificates do you need?](#)'.

Should you seek financial advice?

You should consider getting independent financial advice before applying for the early release of your super.

Confidential financial advice is available from Centrelink free of charge through the [Financial Information Service](#) (FIS). You can contact a FIS officer by phoning **13 23 00**.



For more information, refer to the [Centrelink website](#).

What medical certificates do you need?

You need certificates from two registered medical practitioners. The certificates can be prepared jointly or separately. One must be from a specialist practicing in the area related to your illness or injury.

They must certify that you suffer from an illness, or have incurred an injury, that is likely to result in your death within 12 months.

How long are the medical certificates valid?

The certification period is 12 months.

Your super fund can release your super at any time during the certification period.

When do you have to provide the certification to your fund?

Generally, you need to provide the required medical certificates to your super fund at the time you make the application.

You should talk to your fund about what documents they need to make the payment.

How much super can you take as a lump sum payment?

There are no set limits on the amount you can take, however payments are subject to the rules of your super fund.

Any balances held in your super account up until the end of the certification period can be accessed as a tax-free payment.



Any benefits that accrue after the certification period are not covered by this condition of release. You should talk to your fund about what new certification may be required.



For more information about the certification period, see '[How long are the medical certificates valid?](#)'.

Do you receive a payment summary from your super fund?