

## Superannuation or Insurance & Centrelink

Many people on Disability Support Pensions or New Start will be covered for disability benefits under any employment superannuation policies they have. The benefits, which are usually insurance benefits, can be lump sums for Total and Permanent Disability (TPD) or terminal illness, or monthly payments for income protection or temporary incapacity.

The lump sums might count towards the Centrelink assets test although not if you keep the money in a superannuation rollover fund. Monthly payments will count towards the Centrelink income test.

If you had superannuation when you last worked, you may have a claim even if that was years ago or your super account has closed. You might also have more than one lump sum claim.

The TPD benefits are usually paid to you if you are permanently unfit to do your normal occupation or other suitable work. Terminal illness benefits are payable if you are likely to die within two years and income protection payments are paid if you can't do your usual job for the time being.

Unlike Workers Compensation or TAC, you can claim for any injuries or sicknesses and often even if you had them before you joined the super fund or insurance policy. So, if you have a bad back, a mental illness, a brain injury, addiction problems, cancer, stroke etc, you may have a claim. Some people will also be covered for lump sums or monthly payments under private insurance policies or group insurance policies arranged through their employers, unions or sporting associations.

If you need any advice or help you can contact:

- the Financial and Consumer Rights Council on tel 1800 007 007 for free advice from a financial counsellor or  
-Social Security Rights Victoria on tel 9481 0355 or toll free 1800 094 164.

By John Berrill  
Berrill & Watson Lawyers

*John also volunteers at SSRV in the advice service*

*one morning a week.*

### **SSRV AGM**

SSRV AGM report

Thanks to the members and friends of SSRV who came out on a rainy Tuesday night on the 22<sup>nd</sup> of November for our Annual General Meeting. Dr Dina Bowman from the Brotherhood of St Lawrence spoke to us about mature job seekers, the particular issues they have in the employment services system and the research the Brotherhood are doing in this area.

SSRV's Director Ben Zika talked about the future of SSRV which includes a move in early 2017 from their current offices in North Fitzroy upstairs onto the 4<sup>th</sup> floor of the Fitzroy Town Hall adjacent to the Fitzroy Legal Service who are now operating from there.

Nina Boughey, Kirsty Gregory and Paul Garry were all re-elected to the SSRV Board for a further two years.



