

▶ Access benefit - compassionate grounds

You generally cannot access your super until you reach your preservation age. However, if you are experiencing severe financial difficulties, you may be able to access part, or all, of your preserved (or restricted non-preserved) benefits prior to reaching your preservation age on compassionate grounds.

The early release of your super can only be approved if you can't afford to pay for expenses relating to the following situations:

- **medical treatment or transport** - you may be eligible for an early release of superannuation to pay for necessary medical treatment or medical transport expenses for yourself or your dependant if either of you have:
 - a life threatening illness or injury
 - acute or chronic pain, or
 - acute or chronic mental illnessand the medical treatment isn't readily available through the public health system.
- **mortgage assistance** - you may be eligible for an early release of superannuation for mortgage assistance if your mortgagee is threatening to repossess or sell your home due to arrears on your mortgage and:
 - the property under threat is your principal place of residence
 - you're legally responsible for the mortgage repayments.
- **modifications to your home or vehicle** - you may be eligible for an early release of superannuation for home or vehicle modification expenses if:
 - you or your dependant has a severe disability and you need to modify your home or vehicle to accommodate these needs, or
 - you need to purchase disability aids to accommodate a severe disability.
- **palliative care** - you may be eligible for an early release of superannuation for palliative care expenses if you or your dependant:
 - has a terminal illness
 - need assistance paying palliative care expenses.
- **funeral expenses** - you may be eligible for the early release of superannuation for a dependant's funeral expenses if:
 - a dependant has passed away
 - you need help paying funeral expenses.

How to apply

To apply for early release of your super on compassionate grounds, you will need go directly to the Department of Human Services.

- Contact the Department of Human Services (DHS) at 1300 131 060 or visit www.humanservices.gov.au and submit your application
- If DHS approves your application, they will confirm this in writing
- Once you have received written approval from DHS, call Member Services on 1800 757 607 for a copy of the *Withdrawal form*
- Complete the *Withdrawal form* and return it to Maritime Super, along with the following:
 - the original DHS letter of approval; and
 - a certified copy of your ID (such as your driver's licence or passport) if you haven't supplied this in the past five years.