



How to access your super on compassionate grounds

Generally, you can only access your super when you permanently retire. However, there are some circumstances when you may be allowed early access to your super, such as on compassionate grounds.



The conditions you'll need to meet.

In order to access your super on compassionate grounds, you'll need to meet the conditions specified by the Australian Tax office (ATO).

The primary condition is that you do not have the financial capacity to meet the expenses arising from the reason on which your application is based. For example, you may be faced with extra medical expenses for either yourself or a dependant, and be unable to pay these expenses.

The circumstances under which your super will be released on compassionate grounds are outlined below.

1. For medical and/or dental treatment or transport

In order to be able to use your super to help fund medical or dental treatment, or transport to and from these treatments for you or your dependant, the condition must be:

- a life-threatening illness or injury
- acute or chronic physical pain
- acute or chronic mental condition.

The treatment must not be readily available through the public health system and the cost of treatment must not be completely covered by your (or your dependant's) private health insurance and/or workers compensation.

2. For assistance with mortgage repayments

You may be granted access to your super to prevent your home from being sold by the lender holding the home's mortgage. Typically, you will not be granted access to pay rent, or to make a payment on a mortgage that:

- you expect to have difficulty paying in the future but is not yet in arrears
- is in arrears, but not to the extent that the lender has decided to sell
- belongs to a dependant, other family member or friend
- is for a second or investment property.

3. For modifications to your home and/or motor vehicle

You may be granted access to your super to pay for modifications required to accommodate special needs of a person with a severe disability (you or one of your dependants).

4. For care for a terminal medical condition

You may be granted access to your super to provide palliative care for yourself or your dependant if they have a terminal medical condition.

5. For expenses relating to the death of a dependant

You may be granted access to your super to assist with funeral, burial, cremation and other expenses related to the death of a dependant. However,

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8am – 8pm AEST,
Monday to Friday or
visit **hostplus.com.au**

the deceased person must have been your dependant, not just a family member. For example, expenses associated with the death of a parent, grandparent or sibling will only be approved if that family member relied on you financially, domestically or personally.

Maximum amounts apply.

There are maximum release amounts that apply to each circumstance. Further information about these maximum amounts can be found on the ATO website www.ato.gov.au

The tax payable on the amount released.

The amount of tax payable depends on your age, whether you have provided your tax file number, and the components of your benefit. Your benefit payment will generally comprise a tax-free and a taxable component. The components of the amount paid will be in proportion to the amount of tax-free and taxable portions of your total benefit.

How to apply.

Step 1 – apply to the ATO

If you think that one or more of the specified compassionate grounds applies to you, please complete the relevant ATO Early Release of Superannuation Benefits on Specified Compassionate Grounds application form which you can download from www.ato.gov.au

The ATO will assess your application as soon as possible after they have received all the required information from you. Once your application has been assessed, the ATO will write to you with its decision and reasons for that decision. If the ATO approves the early release of your super you must then apply to Hostplus for payment (see Step 2).

If you have any questions about Step 1 please contact the ATO directly.

Website: www.ato.gov.au

Phone: 13 28 61 (+61 3 9268 8332 outside Australia)
Monday to Friday 9am to 5pm (AEST).

Post: Early Release of Superannuation
Australian Taxation Office
GPO Box 9990
IN YOUR CAPITAL CITY

Step 2 – apply to Hostplus

The ATO will send Hostplus confirmation on the approved applications. If the ATO approves the early release of your benefit, please send the following documents to Hostplus:

- a completed Hostplus Application for early release of a benefit on specified compassionate grounds. This form is available from Hostplus by calling us on **1300 467 875**; and
- Proof of identity documents as outlined on the application form.

Provided all the documents are in order and payment is approved, the payment will be made in accordance with the instructions on the application form or as directed by the ATO.

