



# FUNERAL FAQ SHEET

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## **WHO IS ELIGIBLE TO ACCESS THEIR SUPERANNUATION VIA THE ERS PROGRAM?**

All Australian & New Zealand citizens or permanent residents that have Superannuation.

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## **HOW DOES A FAMILY GET STARTED?**

Either the Funeral Arranger or family member can call 1300 665 440 and speak with a SuperCare consultant.

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## **WHEN WILL THE FUNERAL ARRANGER BE NOTIFIED THE CLIENT IS ELIGIBLE FOR EARLY RELEASE OF SUPERANNUATION?**

A SuperCare Consultant can determine eligibility during the initial phone call and provide confirmation to the Arranger.

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## **CAN SUPERCARE GAIN ACCESS TO THE DECEASED'S SUPER?**

No. The ERS Program is not designed to facilitate access to the deceased's Superannuation.

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## **WHAT IS THE MAXIMUM AMOUNT OF FUNDS THAT CAN BE ACCESSED FOR FUNERAL PURPOSES?**

Up to \$18,000.

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06

## **CAN SUPER BE ACCESSED TO PAY FOR ALL FAMILY MEMBERS?**

Yes. Providing the 'dependency criteria' are met, Super can be accessed to pay for all family members including: parents, partners (incl: defacto and same sex), children, nephews, nieces, aunts, uncles.

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## **WHAT IS DEPENDANCY CRITERIA?**

Dependency must be established by providing evidence that the deceased relied on the Applicant for: 'at home care', physical and financial support.

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## **HOW LONG WILL IT TAKE TO GET THE FUNDS FOR AN UPCOMING FUNERAL SERVICE?**

SuperCare can gain Application approval within 24-48 hours, with the funds released by the Super Fund in approx. 5 days.

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## **HOW MUCH WILL IT COST TO PROCESS AN ERS APPLICATION?**

SuperCare charges a one-off \$680 fee to process the entire Application.

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## **WHAT HAPPENS IF THE APPLICATION IS DECLINED?**

In the unlikely event that the Application is declined by the DHS or Super Fund, SuperCare will fully refund the Application fee.

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## **WHAT IS THE LIKELIHOOD OF THE APPLICATION BEING APPROVED?**

SuperCare achieves an extremely high success rate of Application approval.

## **ABOUT SUPERCARE**

SuperCare was founded to have a profound, positive impact on Australian's health by eliminating the stress associated with financial pressure where medical intervention is required.

By focusing on a supportive process, education and personalised guidance, we extend health care access to patients and communities in need by facilitating an alternative funding option.

Our Consultants, together with our partnered Doctors, Surgeons and Medical professionals, including some of Australia's largest publicly listed health care providers are committed to delivering a premium service in a safe, secure and timely manner.

Together we are committed to excellence in everything we do.