



LGsuper  
Level 20, 333 Ann Street  
Brisbane Qld 4000  
GPO Box 264  
Brisbane Qld 4001  
Toll free 1800 444 396  
Facsimile 07 3244 4344  
info@lgsuper.org  
www.lgsuper.org

The Queensland Local Government  
Superannuation Board  
ABN 94 085 088 484  
AFS Licence No. 230511  
Local Government  
Superannuation Scheme  
ABN 23 053 121 564

Dear member

### **Failure of health benefit no longer available because of regulatory change**

Following a review by the Australian Prudential Regulation Authority (also known as APRA), LGsuper was advised the fund could no longer offer a failure of health benefit to members.

This means on and with effect from 8 January 2015 LGsuper withdrew its failure of health benefit from its product offering.

Our failure of health benefit was available to all permanently employed local government employees under age 55 as a lump sum payment of their super if they were assessed by the LGsuper Board of Directors as being permanently incapacitated through injury or illness and unable to continue working for their local government employer.

While the failure of health benefit no longer applies, there are some special situations where preserved superannuation can be released early to members in the event they suffer incapacity through illness or injury such as:

- terminal illness
- total and permanent disability
- severe financial hardship, as defined by the Australian Government
- compassionate grounds, approved by the Department of Human Services

In addition, eligible Queensland local government employees automatically receive insurance cover as part of their LGsuper membership which could also pay a financial benefit in the event of death, total and permanent disability or, depending on employment arrangements, total and partial disability due to sickness or injury.

To find out more about your insurance or to learn about the many benefits of being an LGsuper member visit [www.lgsuper.org](http://www.lgsuper.org) or contact Member Services on 1800 444 396.

Yours sincerely

David Todd  
Chief Executive Officer