

1 August 2014

Mr Matthew Attwater  
[REDACTED]

Commonwealth Bank Group Super ("Fund")  
Accumulate Plus account: [REDACTED]

### **Total and Permanent Disablement Claim**

Dear Mr Attwater

We wish to advise that on 31 July 2014 the Commonwealth Bank Group Super Trustee ("Trustee") determined that, on the basis of medical and other evidence, you are not totally and permanently disabled in terms of the definition in the policy of insurance effected by the Trustee for the purpose of providing a benefit on Total and Permanent Disablement ("TPD"). This means that, unfortunately, we are unable to release the TPD insured component from your Accumulate Plus account.

The Trustee further determined that you have not satisfied the Superannuation Industry (Supervision) (SIS) Act condition of release for permanent incapacity; that being, you are unlikely, because of ill-health (whether physical or mental), to engage in gainful employment for which you are reasonably qualified by education, training or experience. This means that we are unable to release your accrued superannuation balance from your Accumulate Plus account.

The Trustee wish to advise that should you wish the Trustee to reconsider its decision, you should forward to the Fund with any previously unsighted medical information you hold in relation to your disability condition(s) as soon as practicable.

The Trustee has established a formal procedure to deal with enquiries or complaints regarding its decisions and determinations. This procedure is outlined in the enclosed Fact Sheet. Before a complaint can be heard by the Superannuation Complaints Tribunal ("SCT") it must first be referred to the Fund so it can be dealt with under its internal Enquiries and Complaints procedure. This means that should you have any objections regarding the Trustee's decision(s), you must first lodge your objection with the Fund as soon as practicable after receiving the Trustee's decision regarding your TPD claim.

**Please let us know if you have any questions**

If you have any questions about this letter, please contact me directly on [REDACTED] or Commonwealth Bank Group Super on 1800 023 928 between 8.30am and 5.00pm (Sydney time) Monday to Friday or email [oursuperfund@cba.com.au](mailto:oursuperfund@cba.com.au).

Yours sincerely

[REDACTED]