

# Supported employment

## Things to consider when managing your account

This information is for members who are employed under a supported employment arrangement or have a disability. We explain some of the super-related issues that apply, and where to find more information. You can find all the forms referred to in this fact sheet at [aware.com.au/forms](https://www.aware.com.au/forms)

### Power of attorney

Members in supported employment often appoint a **power of attorney** (PoA) or other authorised representative to help them make decisions about their finances, including their superannuation. It's important to let us know if you've formally appointed a PoA. You can do this by completing the *Appointed attorney details* form on our website. The form outlines what information we need from both you and your PoA.

Your PoA can carry out a number of transactions on your behalf:

- make a contribution and, if applicable, lodge a notice of intention to claim a tax deduction for that contribution
- withdraw a benefit
- roll over or transfer benefits to another fund
- start or stop an income stream
- change a reversionary beneficiary
- vary pension payments
- choose an investment option.

**NOTE:** Your PoA cannot make a **binding** beneficiary nomination.

Whenever your PoA carries out a transaction on your behalf, they must complete the *Power of attorney declaration* form – also on our website – and send it to us, together with the relevant instructions.



### Insurance

Aware Super provides automatic insurance cover for eligible members once they reach age 25 and have a super balance of \$6,000 or more. It's important to understand the level and cost of this cover and make sure it's right for you.

Insurance premiums are deducted from your super balance and, if your income is low, the contributions your employer pays on your behalf may not be enough to cover the premiums. **This can lead to erosion of your account balance.**

Details of your insurance are included in your annual statement and available online when you log in, or you can call us. Make sure you understand the terms and conditions of your insurance.

If you're in supported employment, or have a disability, you may be receiving disability support payments or be working limited hours. If so, certain restrictions might apply. Full terms and conditions are included in the *Member booklet supplement: Insurance* for your membership category, available at [aware.com.au/pds](https://www.aware.com.au/pds) or by calling us.

You can reduce or cancel your insurance cover any time by completing the *Application to reduce or cancel insurance cover* form. If you've registered for online access, you can also do this online using Insurance Express.

If you want to reactivate cover once it has been reduced or cancelled, you'll need to re-apply and provide detailed information about your health, income, occupation and lifestyle. The insurer may not accept your application.

## Tax file number

There are many reasons why it's important to provide your tax file number (TFN):

- We can accept contributions on your behalf.
- If you don't provide your TFN, you might pay extra tax on contributions and withdrawals.
- It'll be easier to find any super you may have 'lost'. With your consent, we can use your TFN to check for any other super you may have and consolidate it into your account with us.

You can provide your TFN by completing the *Tax file number collection* form or logging into your online account. If you don't have a TFN, you can apply for one at [ato.gov.au/tfn](https://ato.gov.au/tfn).



## We're here to help

### Contact us

Phone: 1300 650 873  
8.30am to 6pm (AEST)  
Monday to Friday  
Int'l: +61 3 9131 6373  
Email: [enquiries@aware.com.au](mailto:enquiries@aware.com.au)



### Get advice

Phone: 1800 620 305  
8.15am to 8.15pm (AEST)  
Monday to Friday  
Book: [aware.com.au/advice](https://aware.com.au/advice)  
Email: [clientservicecentre@aware.com.au](mailto:clientservicecentre@aware.com.au)



### Visit us

Come and see us at one of our local offices around Australia for help with your super account, including setting up your account online. [aware.com.au/locations](https://aware.com.au/locations)



### Important information

This is general information only and does not take into account your specific objectives, financial situation or needs. Seek professional financial advice, consider your own circumstances and read our product disclosure statement before making a decision about Aware Super. Call us or visit our website for a copy.

Insurance applications are subject to acceptance. Insurance cover is provided to Aware Super by TAL Life Limited (TAL ABN 70 050 109 450, AFSL 237848).

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