

# Can't Work Due to Illness or Injury? You May Have a TPD Claim

If you're permanently unable to work, you may be entitled to a lump sum payment through your superannuation. This step-by-step guide explains what a TPD claim involves, what you could be entitled to, and how to take the next step with confidence.

## 1 Understand What It Means

If you're unable to work due to illness or injury, you may be able to access a lump sum payment through your superannuation's Total and Permanent Disability (TPD) cover. This benefit exists to support your financial future when work is no longer possible.

## 2 Know What You're Entitled To

You may be entitled to a lump sum payout if you meet the definition of TPD in your superannuation policy. This can include mental health conditions, chronic illness, injury, or permanent disability.

### Benefits can cover:

- ✓ Medical treatment and care costs
- ✓ Income replacement
- ✓ Financial security for you and your family
- ✓ Debt reduction or home modifications

## 3 Gather the Right Information

To support your claim, it helps to collect:

- ✓ Medical records and specialist reports
- ✓ Work history and employment details
- ✓ Insurance or superannuation policy documents
- ✓ Details for all superannuation accounts

### We're in this together

Whatever stage you're at in life or business, having the right lawyer makes all the difference. Whatever your legal challenge may be, Foye Legal is here to guide and support you.

 **1800 996 994**

## 4 Speak To A Lawyer Early

Navigating superannuation and insurance claims can be complex. We'll help interpret your policy, work with your medical team, and manage the paperwork. We work on a no-win, no-fee basis for approved claims.

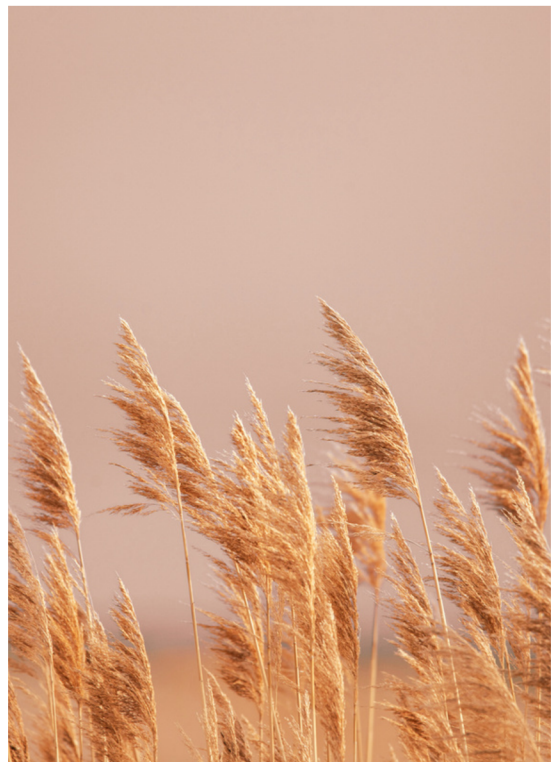
## 5 What Outcomes Can Look Like

### We've helped clients secure:

- ✓ Six-figure payouts to replace lost income
- ✓ Early access to superannuation for medical needs
- ✓ Financial stability after career-ending diagnoses

## How Foye Legal Can Help

- ✓ **Complex Claims Management:** The importance of having a knowledgeable lawyer to navigate complex claims and safeguard your rights.
- ✓ **Personalised Support:** Foye Legal emphasises a collaborative approach, working closely with clients throughout the legal process.
- ✓ **Experienced Legal Team:** Clients benefit from working with lawyers who have a deep understanding of the multifaceted effects of catastrophic injuries.
- ✓ **Clear Communication and Advocacy:** The firm commits to transparent explanations and strong advocacy at every stage of the case.



## How We Leave You Feeling

Your case is important. You will receive compassionate, confidential and judgment-free support, empowering you to take charge of your legal journey with confidence and clarity. Have questions? We're here to help.

