

31/08/2018

Sir,

I am writing to ask my superannuation company [REDACTED] had recommended their extra insurance for death and TPD disable or illness and unable to continue to work along with income protection which I agreed to as they needed to take insurance fees for this from my super which was paid for by my employer ( Officeworks) back in 2006 when I started working for them. I am still at Officeworks 12 years later and still paying for the tpd and Death insurance.

I was told 4 months ago that my payout of my tpd was \$172 thousand Dollars in the insurance, Then in June I found out that I had lung Cancer and I have had surgery to remove the cancer but they can't say they got it all and now I have to undergo Chemotherapy for the next 9 or 12 weeks depending on the outcome. I have been in touch with my super fund to claim my income protection which I will be getting from October \$2300.00 per month on the income of \$3200.00 normally. I have also been told that I can get my TPD payout which has dropped to \$15,500.00 due to my age but I was not aware they took the payout money when I pay installements out of my work contributions, for which I had to sign for them to do this is \$156,500.00 dollars less than I was told I had there 4 months ago . Who ,how and is this legal to rip off customers when you reach an age younger than retirement as set by the government. This money was for my Husband who is disabled and me to live on but it won't even pay up my current debts. Which I was covering when working and currently living on fresh air as the transition to retirement is our only income of \$ 319.00 per fortnight which doesn't cover 2 weeks rent. I am owing \$460.00 per week for our unit. I start Chemo on the 6th but if I am to lose this amount of money I will have to go back to work instead of having the chemo so I can catch up on all my debts. I can't work around Chemo because of other health issues due to side effects of current treatment and the expected issues with chemo.

Thank You

Valerie Frame

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]