



**SuperCare**

*"Your Super, Your Health, Your Way"*



# Compassionate Release of Superannuation Guidelines & Compliance

# ABOUT US

## A LEGACY FOR ALL AUSTRALIANS SUPERCARE'S STORY

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Welcome to SuperCare's Journey!

As a proudly Australian-owned company, SuperCare has been at the forefront of serving our community for over a decade. Our foundation is built on understanding the financial needs of Australians and providing a seamless way to access superannuation for medical Surgery.

Over the years, we have perfected a process that offers our community a viable option for essential care needs. As pioneers in this approach, we are now the industry's leading advocate for leveraging superannuation for medical solutions.

Thank you for joining us in this endeavor and being part of this legacy for all Australians.



**ZAIN MERHEBE**

CEO OF SUPERCARE

# Key Stats

**10+**

## YEARS EXPERIENCE

With over a decade of experience, SuperCare expertly facilitates superannuation access for essential medical treatments & surgery, ensuring a smooth process for clinics and patients alike.

**70+**

## EMPLOYEES

Our team of 70+ skilled employees is committed to providing compassionate, efficient service, ensuring a seamless experience for both patients and clinics.

**2000+**

## Partners

SuperCare has partnered with over 2000 clinics nationwide, enhancing patient care and supporting clinics in achieving their goals with our trusted financial solutions.

**#1 Brand**

## THE MOST TRUSTED

As pioneers in the Compassionate Release of Superannuation, SuperCare leads the industry with innovative solutions, making essential medical treatments accessible without added stress.

# Key Facts About Us



## Market Leaders

- First to pioneer the use of super for medical treatment & surgery, First to lobby Government to get IVF & women's health treatments Included. 12 years of experience streamlining the process.



## ATO Relationship

- Close long-term working relationship direct with the Australian Taxation Office (ATO) WHO oversees all approvals for super access.



## Tax Agent Registered

- We are first in the industry to be registered, thus, setting the standard for Australian Taxation Office (ATO) compliance. We are the only licensed tax agent in the industry who are legally allowed to provide financial advice & all parties are protected under our license.



## Ahpra Relationship

- SuperCare works closely with Ahpra to ensure compliance is maintained and guidelines are kept up to date.





# Our Partners

SuperCare proudly partners with over 60 Bariatric Surgeons nationwide to ensure clinics remain ATO compliant, patients are serviced in a smooth, secure process & the burden is removed for practice managers.



**Brisbane Bariatric Centre**  
Dr Justin Greenslade



**Obesity Surgery WA**  
Dr Harsha Chandraratna



**advance SURGICAL**  
Dr Jon Armstrong

**MARTIN SURGERY**  
UPPER GASTRO-INTESTINAL SURGEONS  
Dr David Martin



**Emerge Surgical**  
PARTNER WITH EXPERTS IN WEIGHT LOSS SURGERY  
Dr Gordon Padovan



**BRISBANE WEIGHT LOSS SURGERY**  
Dr Ian Martin



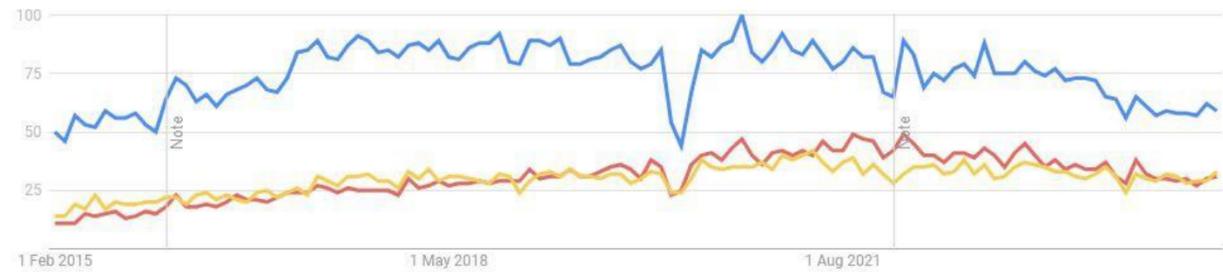
**QUEENSLAND BARIATRICS**  
Dr Blair Bowden



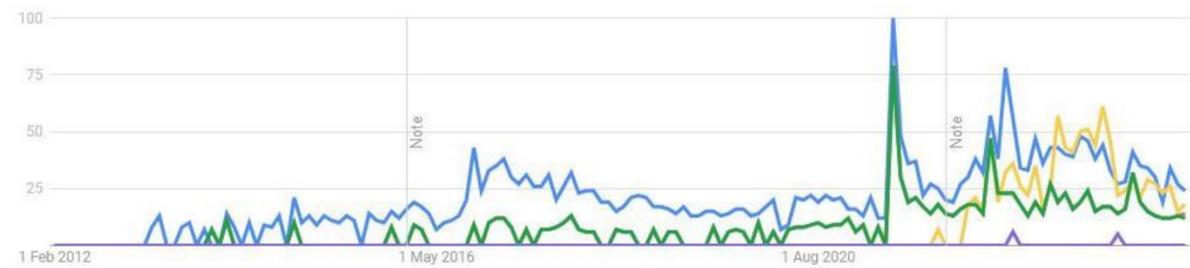
**Clinic**  
OVERCOME OBESITY  
Dr Craig Taylor

# Industry Stats

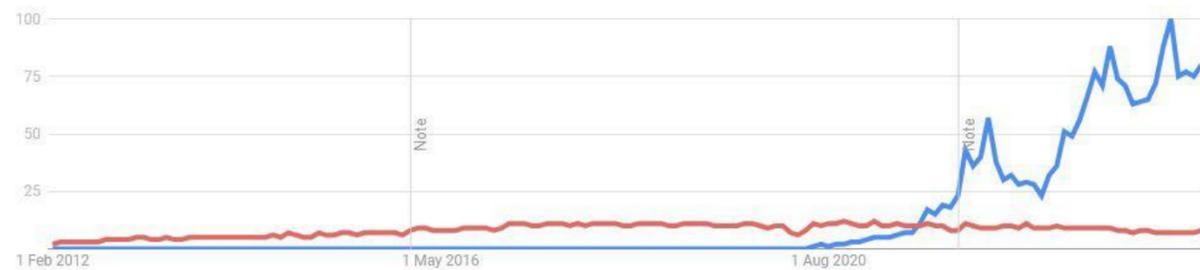
## Demand Trend For Bariatric Surgery



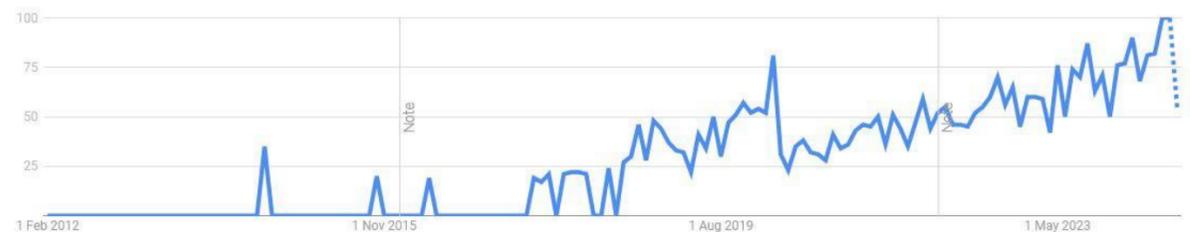
## Demand Trend For Gastric Balloon



## Demand Trend For Weight Loss Jab



## Demand Trend For Medical Super Access



## Bariatric surgeries in decline

- gastric sleeve Search term
- weight loss surgery Search term
- gastric bypass Search term

## Balloon surgery bubble

- gastric balloon Search term
- weight loss balloon Search term
- allurion Search term
- weight loss balloon Search term

## The Ozempic disruptor

- ozempic Search term
- gastric sleeve Search term

## Superannuation Access Demand

- compassionate release of super Search term

# Your Compliance Obligations

- **Partner with a Licensed Tax Agent:** Legally allowed to offer financial advice and understands Statutory Rules No. 57, 1994.
- **Avoid Unlicensed Financial Advice:** Ensure coverage under a tax licence to comply with ATO regulations.
- **Registered Tax Agent Requirement:** Must be registered (TAS Act 2009) to liaise & engage with the ATO.
- **Experienced Team Support:** SuperCare provides systems to monitor fund misuse in partnership with the ATO.
- **Specialist GP Co-Signing:** SuperCare's in-house practitioners ensure compliance and minimize non-compliance risks.
- **AHPRA Compliance Guidance:** Proper wording and positioning when promoting CRS to patients.
- **ATO Documentation:** Maintain CRO application records and report misspent funds breaches.



## Superannuation Industry (Supervision) Regulations 1994

Statutory Rules No. 57, 1994

made under the

*Superannuation Industry (Supervision) Act 1993*



Tax agent  
26080154

**SuperCare**

# How SuperCare assists you with compliance



**APPROVED APPLICATIONS REPORT**

FIRST	LAST	DOB	SUPERFUND	DATE APPROVED	AMOUNT APPROVED	CLINIC	
1.	Paul	Heath	Jan 19, 1990	Rest	Aug 29, 2024	\$16,845.00	City Fertility Centre - Miranda
2.	Philip	Phillips	Dec 28, 1987	CBUS Super	Aug 28, 2024	\$5,480.00	City Fertility Centre - Gregory Hills
3.	Erin	Phillips	Jun 7, 1986	Avare Super	Aug 27, 2024	\$21,970.00	City Fertility Centre - Gold Coast
4.	Melanie	Phillips	Jul 3, 1988	Australian Super	Aug 27, 2024	\$17,521.40	City Fertility Centre - Brisbane City
5.	Victoria	Phillips	Apr 15, 1980	Hostplus	Aug 22, 2024	\$23,934.00	City Fertility Centre - Gold Coast
6.	Jason	Phillips	Aug 29, 1981	Rest	Aug 22, 2024	\$19,600.00	City Fertility Centre - Liverpool
7.	Rachel	Phillips	May 9, 1998	Australian Retirement Trust	Aug 21, 2024	\$16,895.00	Rainbow Fertility - Gold Coast
8.	Helen	Phillips	Dec 11, 1984	Vision Super	Aug 21, 2024	\$26,739.00	City Fertility Centre - St Kilda
9.	Laura	Phillips	Mar 7, 1988	Plumm Super	Aug 21, 2024	\$15,240.00	City Fertility Centre - Bundoorra
10.	Alison	Phillips	Jul 19, 1994	Heata	Aug 19, 2024	\$19,835.79	City Fertility Centre - Brisbane City
11.	Christine	Phillips	May 2, 1985	Avare Super	Aug 13, 2024	\$22,805.00	City Fertility Centre - Sydney
12.	Christine	Phillips	May 22, 1996	Avare Super	Aug 12, 2024	\$23,540.10	City Fertility Centre - Sydney
13.	Suzanne	Phillips	Dec 29, 1980	Hostplus	Aug 8, 2024	\$8,960.00	City Fertility Centre - Liverpool
14.	Victoria	Phillips	Aug 2, 1982	Mercer Super	Jul 22, 2024	\$20,625.80	City Fertility Centre - Sydney
15.	Janet	Phillips	Jul 13, 1993	Australian Super	Jul 12, 2024	\$17,379.80	City Fertility Centre - Melbourne City
16.	Melanie	Phillips	Jul 24, 1980	Colonial First Super	Jul 9, 2024	\$60,910.54	City Fertility Centre - Sydney
17.	Felicia	Phillips	Jan 22, 1992	Australian Super	Jun 29, 2024	\$15,405.00	City Fertility Centre - Sydney
18.	Melanie	Phillips	Jun 4, 1982	ESSS	Jun 27, 2024	\$17,450.00	City Fertility Centre - Notting Hill
19.	Tina	Phillips	Sep 6, 1986	Avare Super	Jun 25, 2024	\$8,895.00	City Fertility Centre - Sydney
20.	Kristen	Phillips	Apr 2, 1984	Australian Retirement Trust - ...	Jun 25, 2024	\$24,420.00	City Fertility Centre - Brisbane City
21.	Laura	Phillips	Jun 21, 1983	Catholic Super	Jun 18, 2024	\$41,679.76	City Fertility Centre - Sydney
22.	Toni	Phillips	Sep 27, 1987	Heata Super	Jun 17, 2024	\$8,113.74	City Fertility Centre - Melbourne City
23.	Elaine	Phillips	Jun 25, 1990	Avare Super	Jun 17, 2024	\$23,369.00	City Fertility Centre - Melbourne City
24.	Laura	Phillips	Jun 16, 1993	Active Super Accumulation	May 29, 2024	\$14,775.00	City Fertility Centre - Miranda

- ✔ **Patient Transparency:** Client portal for updates at every stage.
- ✔ **Regulatory Compliance:** Constant contact with ATO on regulations and policy.
- ✔ **Specialist Support:** In-house GP and Psychiatrist experienced in CRS requirements.
- ✔ **Experience:** 12 years of expertise at your side.
- ✔ **Fund Misuse Policing:** Escalation system to monitor and report misuse.

- ✔ **Tax Licence Protection:** Ensuring compliance with financial advice regulations.
- ✔ **AHPRA Compliance:** Regular updates and guidance on regulations.
- ✔ **Advanced Technology:** Secure portals and comprehensive reporting.
- ✔ **Data Security:** Medical records securely stored in Australia.

# Application Fee Overview

Our application fee covers the entire Compassionate Release of Super process. There are no upfront fees for clinics or patients. The fee of \$480 (inclusive of GP cost) is only payable after approval, ensuring no cost to the patient or clinic if the application is not approved.

## Inclusive Clinic Benefits

- **ATO Compliance:** Rigorous reporting ensures funds are used correctly for approved surgeries.
- **Fund Disbursement:** Ensures approved funds are paid in full to the clinic as required.
- **Legislation Updates:** SuperCare Meets with the ATO commissioner monthly to discuss industry updates & policy changes.
- **Misspent Funds Reporting:** Reports non-compliance to ATO, fulfilling clinic obligations.
- **TPB Registration:** Protects clinics from being seen as providing unlicensed financial advice.
- **Market Leadership:** Leading the industry with 12 years of Compassionate Release Support.
- **Clinic Portal:** Monitor patient progress with regular updates from SuperCare.

## Inclusive Patient Benefits

- **In-House Specialist GP Support:** Secures necessary medical approval within 24 hours.
- **ATO Documentation:** Obtains all required documents on behalf of the patient.
- **Account Setup:** Ensures accurate and up-to-date information for electronic submission.
- **Online Application Lodgement:** Submits applications on behalf of the patient.
- **Regular ATO Follow-Ups:** Ensures prompt assessment and approval.
- **Fund Release Assistance:** Facilitates prompt delivery of approved funds via the superfund.

# Questions

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By integrating SuperCare into your practice, you remain compliant in all areas, provide your patients with a vital service that addresses their financial concerns and also position your clinic as a compassionate and innovative leader.

Thank You

**SuperCare**

The logo for SuperCare features the word "Super" in a bold, blue, sans-serif font, followed by "Care" in a lighter, grey, sans-serif font. A blue curved line underlines the "Care" portion of the text.