

Benefit and applicable documents as required when submitting your Claim.

TYPES OF BENEFITS	REQUIRED DOCUMENTS CHECKLIST
VOLUNTARY	<ul style="list-style-type: none"> <input type="checkbox"/> Complete the CINSF Claim Form (indicate the type of benefit) <ul style="list-style-type: none"> ○ Total Withdrawal amount for Voluntary. <input type="checkbox"/> Provide one (1) form of valid identification: <ul style="list-style-type: none"> ○ Passport ○ Birth certificate with a current photo. ○ Driver's License <input type="checkbox"/> Payroll Confirmation Letter or Email: <ul style="list-style-type: none"> ○ For full withdrawal with continued contributions <ul style="list-style-type: none"> • Confirmation of ongoing voluntary contributions (amount and frequency) ○ For full withdrawal with no further contributions. <ul style="list-style-type: none"> • Confirmation of cessation of voluntary deductions. <input type="checkbox"/> Provide one (1) bank account confirmation: <ul style="list-style-type: none"> ○ Bank confirmation letter. ○ Bank Statement (for local bank accounts only)
RETIREMENT (60years)	<ul style="list-style-type: none"> <input type="checkbox"/> Complete the CINSF Claim Form (indicate the type of benefit) <input type="checkbox"/> Provide one (1) form of valid identification: <ul style="list-style-type: none"> ○ Passport ○ Birth certificate with a current photo. ○ Driver's License <input type="checkbox"/> Letter from employer <ul style="list-style-type: none"> ○ Confirming the final contribution date to CINSF (for current employment) <input type="checkbox"/> Provide one (1) confirmation of your bank account: <ul style="list-style-type: none"> ○ Bank confirmation letter. ○ Bank Statement (for local bank accounts only)

**EARLY
RETIREMENT
(55 – 59years)**

- ☐ Complete the CINSF Claim Form (indicate the type of benefit)
 - Complete the Member Information section.
 - If someone other than the member is completing the form, fill out the Applicant details section
 - Complete the Payment details section
- ☐ Provide one (1) form of valid identification:
 - Passport
 - Birth certificate with a current photo.
 - Driver's License
- ☐ Medical Letter
Provide evidence of absence from employment for six consecutive months due to serious illness, along with evidence of unlikely engagement in future employment.
- ☐ Employer letter
Provide confirmation of redundancy and the final contribution date to CINSF.
- ☐ Provide one (1) confirmation of your bank account.
 - Bank confirmation letter.
 - Bank Statement (for local bank accounts only)

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TOTAL & PERMANENT DISABILITY	<ul style="list-style-type: none"> <input type="checkbox"/> Complete the CINSF Claim Form (indicate the type of Benefit) <input type="checkbox"/> Provide one (1) form of valid identification. <ul style="list-style-type: none"> ○ Passport ○ Birth certificate with a current photo. ○ Driver's License <input type="checkbox"/> Medical Letter <ul style="list-style-type: none"> ○ Certifying disability and absense from employment for six consecutive months due to injury) <input type="checkbox"/> Employer Letter <ul style="list-style-type: none"> ○ Confirming employee's employment status and final contribution date to CINSF. <input type="checkbox"/> Provide one (1) confirmation of your bank account. <ul style="list-style-type: none"> ○ Bank Confirmation letter. ○ Bank Statement (for local bank accounts only)
TERMINAL BENEFIT	<ul style="list-style-type: none"> <input type="checkbox"/> Complete the CINSF Claim Form (indicate the type of Benefit) <input type="checkbox"/> Provide one (1) form of valid identification. <ul style="list-style-type: none"> ○ Passport ○ Birth certificate with a current photo. ○ Driver's License <input type="checkbox"/> Medical certificate/letter confirming diagnosis and prognosis (death likely within 12 months) <input type="checkbox"/> Employer letter confirming final contribution to CINSF and employee's employment status. (for current employment) <input type="checkbox"/> Provide one (1) confirmation of your bank account. <ul style="list-style-type: none"> ○ Bank confirmation letter. <input type="checkbox"/> Bank Statement (for local bank accounts only) <p>Note: Entitlement to any insured Terminal benefit is determined when processing the Terminal claim.</p>
<ul style="list-style-type: none"> • TERMINAL • DISMEMBERNT • MAJOR BURNS INSURANCE BENEFIT	<ul style="list-style-type: none"> <input type="checkbox"/> Terminal Illness Lump Sum Claim Form (CINSF or Trustee) <input type="checkbox"/> Terminal Illness Claim Form – (Member) <p>Member to complete.</p> <ul style="list-style-type: none"> ○ Part 2,3 – Your Details/Member Medical Details ○ Part 4 – Consent to disclose personal Information. ○ Part 6 – Member's Declaration and Consent ○ Part 7 - Medical Attendant to Complete Section

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CRITICAL ILLNESS	<ul style="list-style-type: none"> <input type="checkbox"/> Complete the Critical Illness Claim Form <input type="checkbox"/> Provide copy of your Passport. <input type="checkbox"/> TMO referral Letter <input type="checkbox"/> Provide one (1) confirmation of your bank account. <ul style="list-style-type: none"> ○ Bank Confirmation letter. ○ Bank Statement (for local bank accounts only)
PREPAID FUNERAL (not applicable to pensioners)	<ul style="list-style-type: none"> <input type="checkbox"/> Complete the CINSF Prepaid Funeral Benefits Claim Form <input type="checkbox"/> Provide the required documents for the deceased: <ul style="list-style-type: none"> ○ Passport ○ Birth Certificate ○ Death Certificate <input type="checkbox"/> The applicant must provide the following documents: <ul style="list-style-type: none"> ○ Birth certificate. ○ Passport <input type="checkbox"/> Provide one (1) confirmation of your bank account. <ul style="list-style-type: none"> ○ Bank Confirmation letter. ○ Bank Statement (for local bank accounts only)
DEATH	<ul style="list-style-type: none"> <input type="checkbox"/> Complete the CINSF Claim Form. (indicate the type of Benefit) <input type="checkbox"/> Provide the required documents for the deceased: <ul style="list-style-type: none"> ○ Death Certificate ○ Birth Certificate ○ Passport <input type="checkbox"/> The applicant must provide the following documents: <ul style="list-style-type: none"> ○ Passport ○ Birth Certificate <input type="checkbox"/> Additional Documents (if applicable) <ul style="list-style-type: none"> ○ Marriage certificate ○ Letters of administration ○ Will and probate documents. <input type="checkbox"/> Complete the Declaration of Family History Form <input type="checkbox"/> Provide one (1) confirmation of your bank account: <ul style="list-style-type: none"> ○ Bank Confirmation letter. ○ Bank Statement (for local bank accounts only) <p>Note: Entitlement to any insured death benefit is determined when processing the death claim.</p>

<p>WITHDRAWAL BY CONTRACT WORKER</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Complete the CINSF Claim Form (indicate the type of benefit) <input type="checkbox"/> Provide one (1) form of valid identification. <ul style="list-style-type: none"> ○ Passport ○ Birth certificate with a current photo. ○ Driver's License <input type="checkbox"/> Employer Letter <ul style="list-style-type: none"> ○ Confirming your contracted dates (start and end date) and ○ Confirming final contribution date to CINSF. <input type="checkbox"/> Confirmation of Departure (e.g. Immigration record or e-ticket) <input type="checkbox"/> Provide one (1) confirmation of your bank account. <ul style="list-style-type: none"> ○ Bank confirmation letter. ○ Bank Statement (for local bank accounts only) <p>Note: A six-month waiting period applies, starting from the date of departure from the Cook Islands.</p>
<p>FORFEITED FUNDS</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Complete the Forfeited Funds Claim Form (indicate the type of benefit) <input type="checkbox"/> Provide one (1) form of valid identification. <ul style="list-style-type: none"> ○ Passport ○ Birth certificate with a current photo. ○ Driver's License <input type="checkbox"/> Provide one (1) confirmation of your bank account. <ul style="list-style-type: none"> ○ Bank confirmation letter. ○ Bank Statement (for local bank accounts only) <input type="checkbox"/> CINSF to attach the Benefit Letter. (if available)

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<p>SCHEME TRANSFER</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Complete the Authority to Transfer Form <input type="checkbox"/> Provide valid identification: Passport. <input type="checkbox"/> Confirmation of Departure (eTicket or IMMIGRATION record) <input type="checkbox"/> Employer letter confirming the start and end dates of your contract or include a copy of your signed employment contract <input type="checkbox"/> Letter from the recipient scheme confirming your Membership number and bank details. <p>Note: A six-month waiting period applies, starting from the date of departure from the Cook Islands.</p>
<p>PENSION ACCOUNTS FULL WITHDRAWAL</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Complete the Pension Account Full Withdraw Claim Form <input type="checkbox"/> Provide one (1) form of valid identification. <ul style="list-style-type: none"> ○ Passport ○ Birth certificate with a current photo. ○ Driver's License <input type="checkbox"/> CINSF to attach the Benefit Letter (if available) <input type="checkbox"/> Provide bank account confirmation (Only if full payment will be made to a different account than the pension payments). <ul style="list-style-type: none"> ○ Bank confirmation letter. ○ Bank Statement (for local bank accounts only)
<p>TERMINAL ILLNESS BENEFIT FOR PENSIONERS</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Complete Pension Account Full Withdraw Claim Form <input type="checkbox"/> Provide one (1) form of valid identification. <ul style="list-style-type: none"> ○ Passport ○ Birth certificate with a current photo. ○ Driver's License <input type="checkbox"/> Submit a Medical certificate or letter confirming a terminal illness prognosis that is likely to result in the death of the pensioner within 12 months of the diagnosis. <input type="checkbox"/> Provide one (1) confirmation of your bank account. <ul style="list-style-type: none"> ○ Bank confirmation letter. ○ Bank Statement (for local bank accounts only)