

## FACT SHEET CLAIMING A DEATH BENEFIT

This guide will help you understand what to send us for a super death benefit claim

### What information do you need to give us?

You'll need to provide the documents listed below so we can assess your claim.

#### 1. Death Benefit Claim Form

Each potential beneficiary needs to complete this form and indicate if they want to make a claim. For potential beneficiaries under 18, a legal guardian will need to complete the form on their behalf.

#### 2. Certificate of Death

A certified copy of the Registrar's full Certificate of Death. If the cause of death isn't on the certificate, then please send us a certified copy of any document showing the cause of death.

#### 3. Will and Probate/Letters of Administration

A certified copy of the member's last known Will and where applicable Probate/Letters of Administration. Probate/Letters of Administration is only necessary if the Trustee decides to pay the benefit to the Legal Personal Representative and may not be required to finalise the claim. Please send through available documentation for assessment.

#### 4. Proof of Identity

The Trustee can only make a payment once they've received certified proof of the beneficiary's identity. However, simply providing proof of identity doesn't commit the Trustee to make a payment. You can find a list of documents you can provide in the Proof of Identity fact sheet enclosed.

#### 5. Payment Instruction form

This Payment Instruction will be used to finalise the death benefit payment once the Trustee has determined who to release the death benefit to. Simply completing this form doesn't commit the Trustee to make a payment. Please obtain financial advice prior to completing this form.

### Questions?

Contact us on 1300 796 079 during business hours.

### What is a certified copy?

A certified copy means a document certified by an authorised person. Certified copies need to be signed, dated and include the following; "This is a true copy of the original document sighted by me."

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## We answer some of your questions about claiming a super death benefit

### How do we decide who receives a death benefit?

In the absence of a valid binding nomination, the Trustee will determine who receives a Member's death benefit. To make this decision the Trustee takes into account a range of factors such as:

- the member's Will;
- any nominations made by the member;
- submissions made by potential beneficiaries; and
- if the Trustee isn't able to find a dependant or Legal Personal Representative, submissions made by any other person.

### Is the death benefit part of the member's Estate?

The death benefit is only part of the member's Estate if the Trustee decides to make a payment in favour of the Estate; or if a binding death benefit nomination directs the Trustee to pay the Legal Personal Representative.

### Who is a potential beneficiary?

Generally, a potential beneficiary can be:

- the member's spouse, including a de facto spouse or same sex partner;
- the member's child (including an adopted child, stepchild, ex-nuptial child, or their spouse's child);
- any person with whom the member, at the time of their death, had an interdependency relationship;
- anyone financially dependent on the member at the time of their death; or
- the Legal Personal Representative of the member.

### What's an interdependency relationship?

This is when the member and another person at the time of death:

- a) had a close personal relationship;
- b) were living together (unless temporarily living apart);
- c) one or each of them provided the other with financial support; and
- d) one or each of them provided the other with domestic support and personal care.

It may also exist if the requirements from (b) to (d) couldn't be met because either person or both people suffered from a physical, intellectual or psychiatric disability.

### Who is a Legal Personal Representative?

A Legal Personal Representative may be any of the following:

- an Executor granted Probate (where there was a Will); or
- an Administrator who was granted Letters of Administration (where the deceased had no Will).

### Will there be an anti-detriment payment?

An 'anti-detriment' payment is designed to restore tax which was previously paid on contributions by the member. It is only payable if the death benefit is paid as a lump sum, or if a superannuation death benefit pension is commuted to a lump sum within six months of its commencement. The payment must be to a member's spouse, former spouse or child. This is only available for certain products, and will be automatically applied upon payment.

# Death Benefit Process

## What can I expect?

