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.”
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).
Death Benefit Process

What can I expect?

 Notification received of member’s death.

 Death Benefit Claim Form and other documents sent.

 Completed Death Benefit Claim Form and required documentation returned to Trustee.

 Where applicable, documentation will be sent to the Insurer for determination and eligibility of insurance. The Insurer may be in contact with you, should they need further information.

 Trustee is to ascertain dependants of the deceased at the date of death, and may request further information from you if required.

 When the Trustee has made a decision, potential beneficiaries will be notified of the Trustee's decision.

 Potential beneficiaries will be given a chance to object to the decision within 28 days.

 If an objection is received by the Trustee, the information will be reassessed and further information may be requested. Variation or confirmation of the decision will then be communicated to all potential beneficiaries.

 If no objection is received by the Trustee within 28 days or if all parties agree to the Trustee’s decision then payment will proceed.

 Any complaints in relation to the Trustee’s decision can be directed to the Australian Financial Complaints Authority (AFCA). No payment will be made by the Trustee until the AFCA process is finalised.

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