

Making a death benefit claim



A step-by-step guide to help you through the death claim process with care and clarity

We know this may be a challenging time, and we're here to help you through the steps with care. This guide explains what a death benefit is, who can receive it, and how the claim process works from start to finish.

What is a death benefit?

A death benefit is the payment made from a member's super after they pass away.

It can include:

- the member's super balance, and
- an insurance payment, if they had Death cover.

Who can receive a death benefit?

A death benefit is usually paid to the member's dependants or their legal personal representative (the executor or estate administrator). If neither applies, it may be paid to another eligible person under superannuation rules.

A dependant may include:

- a spouse (including a de facto partner where you live together)
- children of any age (including adopted, step or adult children)
- someone who was wholly or partly financially dependent on the member when they passed away
- someone who had an interdependency relationship with the member

Family members such as parents or siblings aren't automatically eligible unless they were financially dependent on the member or in an interdependency relationship with them.



Understanding dependency

Financial dependant

You may be a financial dependant if you relied on the member for ongoing financial support, such as help with rent, mortgage repayments or living expenses.

Some examples include:

- adult children who rely on a parent for essential financial support
- elderly parents who are supported by their adult child
- a person who can't meet necessary living expenses without the deceased's help

We may ask for evidence such as bank statements or shared financial records.

Interdependency relationship

You may have been in an interdependency relationship if all of these apply:

- you lived together
- you shared a close personal relationship, and
- you provided each other with financial, domestic or personal support.

An interdependent relationship may still exist if a disability prevented you from living together.

How do we decide who receives a death benefit?

We understand this is a difficult time, and our goal is to manage the process with care and fairness. If a member passes away without a valid binding nomination or a reversionary income account, we carefully review all potential beneficiaries to determine who will receive the death benefit.

In making a decision, we consider what might have happened had the member not passed away and whether anyone relied on them for financial support. Key factors include:

- Who the member would likely have supported financially
- The relationship between the member and potential beneficiaries
- The needs of potential beneficiaries
- The deceased member's wishes
- Any other relevant factors

We gather information from multiple sources and carefully assess each applicant's circumstances at the time of the member's death. Spouses and minor children are generally prioritised, while financially independent adult children may be considered differently.

Super is designed to provide for the member's retirement or, in the event of death, for those who had a right to rely on the member for support. It is not intended to pay debts or address past issues.

Understanding nominations

Binding nominations

If the member made a valid binding nomination, we must pay the benefit to the nominated person or people, in the proportions they chose.

A binding nomination may become invalid if any of the nominated beneficiaries were not the member's dependants or legal personal representative at the time the member passed away. Some examples include:

- one or more of the member's beneficiaries have passed away
- the nominated spouse was no longer the member's spouse (including a de facto partner)
- a stepchild was no longer considered a stepchild
- a nominated beneficiary was not financially dependent on the member or in an interdependency relationship with the member when they passed away
- the legal personal representative either passed away or ceased to be the member's legal personal representative

Non-lapsing binding nominations can also become invalid if the member nominated one or more children and they had another child after making the nomination.

If the nomination wasn't valid at the time of death, we'll follow our standard assessment process.

Non-binding nominations

We'll take a non-binding nomination into account, as it tells us the member's preference. However, we must still determine the right recipient under superannuation laws and fund rules.

Before making a decision, we'll carefully assess all potential dependants or the legal personal representative. If there are no dependants or a legal representative, the Trustee may use its discretion to pay another person.

No nomination

We identify and assess all potential beneficiaries to ensure the benefit is paid correctly and fairly.

Reversionary pensions

We'll continue paying the income stream to the nominated spouse. This can impact the receiving spouse's transfer balance cap and any Services Australia (Centrelink) benefits they may be receiving. Reversionary beneficiaries may wish to seek professional advice about their individual circumstances. If they're no longer the member's spouse when the member passes away, the benefit will be paid according to superannuation law and the Trust Deed.

Steps to make a death benefit claim

A dedicated Case Manager will support you through each step of the process. We'll help you complete forms, gather the right documents, and work with the insurer to ensure any insurance entitlements are paid.

1. Notify CareSuper

The first step is to let us know that a member has passed away. This can be done by calling us on **1800 005 166** or emailing info@caresuper.com.au.

When you notify us, we'll ask for some details about the member, including:

- ☒ Full name
- ☒ CareSuper membership number (if known)
- ☒ Last known residential address
- ☒ Date of birth and date of death
- ☒ Your relationship to the member
- ☒ Your contact details and
- ☒ Details of any other important relationships the member had

2. Receive your claim pack

A claim pack will be sent to you and any other potential beneficiaries. This will include a claim form for you and any other person that may want to be considered as a claimant to complete. The pack also outlines the information we might need to assess the claim.

A Case Manager will be assigned to the claim and will guide you through the process.

3. Lodge your claim

You don't need to have everything ready at once. Send us whatever information you have so we can begin the assessment and guide you through the rest. If more than one person is making a claim, each person will need to complete and return their own documents.

Your Case Manager will stay in touch with all claimants, ensuring everyone is supported and kept informed throughout the process.

What do you need to provide?

To process a death benefit, we may ask you to provide:

- *Death claim information request form* – completed by potential beneficiaries, legal guardians, the deceased's lawyer, or legal personal representative
- Certified copy of the full death certificate
- Certified copy of the deceased's birth certificate or photo ID
- Certified copy of marriage or divorce certificate (if applicable)
- Certified copy of the deceased's Will (if any)
- Grant of probate or Letters of administration if the estate has been or will be probated
- Certified birth certificates of any minor children
- Evidence of financial dependency or interdependency, such as bank statements or loan documents

We may also request further information from you or other potential beneficiaries if needed.

Providing documents correctly and as soon as possible helps speed up the claim. We understand it can take time to gather everything, so please send what you can while you obtain the rest—this helps keep the process moving.

Who can certify your documents

A certified document is a photocopy signed by an authorised person confirming it matches the original. People authorised to certify documents include:

- Police officer¹
- Justice of the Peace¹
- Legal practitioner (lawyer)
- Medical practitioner, nurse, or midwife
- Pharmacist
- Teacher employed at a school or tertiary institution
- Financial adviser or planner
- Judge, magistrate, registrar, or deputy registrar of a court¹
- Notary public¹
- Australian consular officer or Australian diplomatic officer¹

For the full list of authorised certifiers, see Schedule 2 of the Statutory Declarations Regulations 2018.

¹If you live overseas, these certifiers can certify your documents.

4. Claim assessment

As we receive your documents and information from any other claimants, we'll review everything to ensure we have what is needed to reach a decision on who is eligible for the benefit payment. If more information is needed, we'll let you know and explain why.

If the member had insurance within their super, we'll provide the relevant information to the insurer for their assessment. Insured benefits are paid back into the member's superannuation account once received from the insurer. If the insurer declines the insurance claim, we'll review their decision carefully so nothing is overlooked and will explain what it means for you.

Why a claim can take time

Every death claim is unique, and there are many steps involved in assessing a claim, which can take several months. We need to ensure the benefit is paid to the right person or people and will wait for all necessary information before making a decision.

If we receive any objections, we may need further information before reviewing the decision. No part of the death benefit is paid until all issues are resolved.

5. Claim decision

Once we have all the required information, we'll determine who is eligible to receive the death benefit and notify all claimants of the outcome.

We follow superannuation law and fund rules to make this decision with care and respect. The benefit is generally paid to a dependant or the member's legal personal representative. If neither applies it may go to another person.

6. Notification of the outcome

Once the decision is reached, we'll write to all claimants to share the outcome and seek payment instructions from the beneficiary/ies.

Where there is more than one claimant, usually everyone will have 28-days to agree with the decision, raise concerns, or provide additional information if needed. This is called an objection and if received, we'll work through the issues raised with all claimants and guide you through the next steps. The benefit will not be paid out to any party until all issues are resolved.

Following a review of an objection, if claimants cannot agree with the Trustee's decision, a complaint can be raised with Australian Financial Complaints Authority (AFCA). AFCA is an independent body who will work with all claimants and the Trustee to resolve the dispute and reach a payment decision.

What if you disagree with the decision?

If you disagree, you have **28 days to object**. We may ask for more information and will review the decision.

- **If the decision changes** – we'll notify everyone in writing and start a new 28-day objection period.
- **If the decision doesn't change** – if the decision doesn't change – we'll notify everyone in writing and allow another 28 days for objections to be lodged with AFCA.
- The benefit won't be paid until all disputes are resolved.

If you're still unhappy, you can contact the **Australian Financial Complaints Authority (AFCA)** on 1800 931 678. Complaints must be lodged within 28 days of our final decision.

For more information, visit caresuper.com.au/complaints or afca.org.au.



Frequently asked questions

? Can funeral expenses be reimbursed?

No. Super laws don't allow death benefits to be used to pay or reimburse funeral costs.

? Do I need legal advice?

Most people don't. Our process is designed to be completed without legal help. If you do seek legal advice, consider the costs and how they may affect your benefit.

? What if I don't want to make a claim?

Please still complete the *Death claim information request* form, as it helps us identify all potential beneficiaries.

? What if the benefit is paid to a minor?

We may establish a trust, pay a death benefit income stream, or pay the surviving parent or guardian on the child's behalf.

? Isn't super part of the member's estate?

No. Superannuation isn't automatically included in a deceased estate and isn't necessarily paid out under the Will. It is only paid to the estate if the member had a valid binding nomination to their legal personal representative when they passed away.

? Is a death benefit payment taxed?

You usually won't pay tax if you're financially dependent at the time of the member's death. A financial dependent includes: spouse, child under 18, someone financially reliant on the member, or someone in an interdependency relationship.

Adult children who aren't financial dependants may still receive the benefit, but tax will apply.

Tax on super is complicated. Read the relevant PDS for more details, available at caresuper.com.au/pds. For more information, contact the Australian Taxation Office on 13 10 20 or at ato.gov.au.

? What happens to the member's super investments?

When a member passes away, their account balance is usually moved to the Cash investment option. This helps protect the funds from market fluctuations while the death benefit claim is being assessed.

This does not apply if the member was in a defined benefits fund or had a reversionary beneficiary nomination.

? Who's involved in my claim and what they do?

There are 4 main parties to your claim.

CareSuper Claims Manager

We're here to support you and keep things moving. We will:

- Keep you informed about how your claim is progressing and answer any questions
- Work with the insurer to make sure any claim for insurance stays on track and is handled in a timely way
- Assess beneficiary eligible requirements of all claimants
- Let everyone know the outcome once a decision is made, and explain any next steps
- Help arrange payment once the claim is approved

The insurer

The insurer manages the insurance assessment. They will:

- Assess whether the member meets the eligibility to receive payment of a death benefit
- Decide whether the claim meets the insurance policy terms
- Pay the benefit into the late member's superannuation account

CareSuper (Trustee)

As Trustee, CareSuper provides oversight to ensure fairness. We will:

- Oversee the overall claim process
- Monitor the insurer's conduct
- Independently review the claim if the insurer decides not to approve payment
- Make a decision on whom to pay the benefit to and in what proportions

You

And finally, you can help your claim progress smoothly by providing the information requested by your Case Manager.



We're here to support you

If you need help understanding the process, gathering documents, or navigating the next steps, your Case Manager is here to support you with care and compassion.

Call us on **1800 005 166** during office hours, and we'll guide you every step of the way.

Here to help

1800 005 166 (+61 3 7042 2723 if overseas)
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