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# A guide to superannuation death benefit claims





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## Content

1. Steps in claiming your death benefit
2. What factors can affect the time taken to process a death claim?
3. Complaints
4. Document checklist

The information in this guide is factual in nature and does not take account of your personal objectives, financial situation or needs. It reflects our understanding of existing legislation, proposed legislation, rulings etc as at the date of issue, and may be subject to change. Before deciding whether a particular product is appropriate for you, please read the relevant Product Disclosure Statement including any incorporated information, Target Market Determination and Financial Services Guide available at <https://www.hub24.com.au/product-documents/hub24-super-documents/> and consider speaking with a financial adviser.

This guide was produced by HTFS Nominees Pty Limited (ABN 78 000 880 553 AFSL 232500 RSE Licence L0003216 as Trustee of the HUB24 Super Fund (ABN 60 910 190 523, RSE R1074659, USI 60 910 523 001)





# 1. Steps In Claiming Your Death Benefits

1. Your executor or next of kin (Claimant) may contact the Trustee, either directly or via your financial adviser (if you have one), to notify us of your death and initiate the death claim process.
2. We'll then assign you a case manager who will ask some initial questions to determine your eligibility to claim death benefits or identify whether you are trying to make a death claim on behalf of a potential eligible beneficiary.
3. If the Claimant is considered eligible, we'll send them the relevant forms to fill out and will request copies of any other supporting documents that may assist in their claim. Depending on the circumstances of the claim, the following supporting documents may be required:
  - your proof of identity
  - your Death Certificate confirming the cause of death
  - your Marriage Certificate/s and/or divorce documents
  - your Will
  - Probate or Letters of Administration
  - proof of identity of all persons claiming – including any legal guardian claiming on behalf of a minor child (proof of identity can include a driver licence, passport or birth certificate)
  - Birth Certificate of any minor children
  - Statement of Dependency form.

Copies of supporting documents will need to be certified before they are sent to us.

4. We'll only be able to finalise the claim once all the necessary information from all potential beneficiaries is received.
5. The Fund's Insurer (where applicable) will assess whether any insured benefit is payable, and we'll assess and determine which of your dependants and/or Legal Personal Representative is eligible to receive the death benefit in which proportion. At this stage, we may need to gather more information about you or any other potential beneficiaries, especially if you died without leaving a valid BDBN.
6. We then make a decision, and all people who made a claim are notified of the decision.
7. If no objections are made to the decision within 28 days, payment of the death benefit can then be made.

Please contact your financial adviser to find out more about claiming a death benefit. \*\*\*

# 2. What Factors Can Affect The Time Taken To Process A Death Claim?

There are several factors impacting how long your beneficiaries can expect to wait before the payment of your death benefit is finalised, including:

- a delay in lodging a claim and/or providing requested information
- missing or incorrect documents, or incomplete information on claim forms
- deaths that occur under more unusual circumstances require further investigation to confirm that the cause of death falls within the coverage and terms of any insurance cover held in the Fund
- if any potentially fraudulent activities are reported, additional time will be required to verify the claim application and policy documents
- a valid BDBN was not in place at the time of death
- beneficiaries are not up-to-date as of the date on death on a BDBN
- the validity of your BDBN is challenged after your death
- the beneficiary is a minor.
- if your death benefit is payable to your Legal Personal Representative, the time taken to obtain Probate / Letters of Administration (where required).

### 3. Complaints

We take complaints seriously as they give us information about how we can improve our services to you.

The Trustee's complaints handling process is outlined at <https://www.eqt.com.au/complaints-and-resolution-information>. If you have a complaint, you should contact the Administrator (please refer below).

We'll provide a final response to your complaint:

- for complaints about superannuation death benefit distributions, within 90 calendar days after the expiry of the 28 calendar day period for objecting to a proposed death benefit distribution
- for all other complaints, within 45 calendar days of receiving your complaint.

In exceptional cases where there is no reasonable opportunity for us to respond within the applicable timeframe above because resolution of the complaint is particularly complex or because of circumstances beyond our control which cause complaint management delays, we'll need more time to respond to your complaint. In these cases, before the applicable timeframe above expires, we'll provide you with a notice:

- informing you of the delay in our response to your complaint
- setting out our written reasons for the delay
- setting out information about your right to take your complaint to the Australian Financial Complaints Authority ('AFCA') if you are dissatisfied and the contact details for AFCA.

Also, in these cases, we'll keep you updated regularly as to the progress of the investigation of your complaint. In the event of a complaint please contact the Administrator's Complaints Officer at:

**Email:**     complaints@hub24.com.au

**Mail:**       HUB24 Custodial Services Ltd, GPO Box 529,  
              Sydney NSW 2001

If an issue has not been resolved to your satisfaction by our internal complaints' resolution process, you can lodge a complaint with AFCA. AFCA is an independent external dispute resolution scheme for the financial services industry and provides fair and independent financial services complaint resolution that is free to consumers. You can also refer a complaint directly to AFCA if you wish, however they will likely refer the matter back to us if you have not previously contacted us about the matter.

You can contact AFCA by calling **1800 931 678**, or in writing to:

**Mail:**        Australian Financial Complaints Authority, GPO Box 3,  
              Melbourne VIC 3001

**Email:**     info@afca.org.au

**Website:** [www.afca.org.au](http://www.afca.org.au)

There may be a time limit for referring your complaint to AFCA. Other limits may also apply. You should contact AFCA or visit the AFCA website for more details.

If your complaint relates to services provided to you by your adviser, an MDA provider or your broker please refer to their financial services guide for information about their complaints handling process. We also suggest you contact your adviser.

### 4. Document Checklist

Nomination type	Documents required
<b>Binding Death Benefit Nomination</b>	<p>If dependants have been nominated</p> <ul style="list-style-type: none"><li>a. A certified copy of the death certificate;</li><li>b. Statement of Dependency (Binding Nomination) Form from each nominated beneficiary</li><li>c. Any supporting documentation to support Statement of Dependency (as referred to in the form)</li><li>d. A certified copy of photo ID for each beneficiary.</li></ul> <p>If Legal Personal Representative has been nominated</p> <ul style="list-style-type: none"><li>a. A certified copy of the death certificate;</li><li>b. A certified copy of either:<ul style="list-style-type: none"><li>i) A grant of Probate (if there is a valid Will);</li><li>ii) Letters of Administration (issued where (i) the deceased died with no Will (i.e. intestate), or (ii) there is no executor willing or available to apply for a Grant of Probate).</li></ul></li></ul> <p>These documents are issued by the relevant state/territory Supreme Court.</p> <ul style="list-style-type: none"><li>c. A certified copy of photo ID of the executor(s) / administrator(s).</li></ul>
<b>Non-Binding Nomination</b>	<ul style="list-style-type: none"><li>a. A certified copy of the death certificate;</li><li>b. Statement of Dependency Form from any dependents</li><li>c. Any supporting documentation to support Statement of Dependency (as referred to in the form)</li><li>d. A certified copy of either:<ul style="list-style-type: none"><li>i) A grant of Probate (if there is a valid Will);</li><li>ii) Letters of Administration (issued where (i) the deceased died with no Will (i.e. intestate), or</li><li>iii) there is no executor willing or available to apply for a Grant of Probate).</li></ul></li></ul> <p>These documents are issued by the relevant state/territory Supreme Court.</p> <ul style="list-style-type: none"><li>e. A certified copy of photo ID for each dependant and Legal Personal Representative</li></ul>
<b>No Nomination</b>	<ul style="list-style-type: none"><li>a. A certified copy of the death certificate</li><li>b. Statement of Dependency Form from any dependents</li><li>c. Any supporting documentation to support Statement of Dependency (as referred to in the form)</li><li>d. A certified copy of either:<ul style="list-style-type: none"><li>i) A grant of Probate (if there is a valid Will);</li><li>ii) Letters of Administration (issued where (i) the deceased died with no Will (i.e. intestate), or</li><li>iii) there is no executor willing or available to apply for a Grant of Probate).</li></ul></li></ul> <p>These documents are issued by the relevant state/territory Supreme Court.</p> <ul style="list-style-type: none"><li>e. A certified copy of photo ID for each dependant and Legal Personal Representative.</li></ul>
<b>Reversionary nomination</b>	<ul style="list-style-type: none"><li>a. A certified copy of the death certificate.</li><li>b. Statement of Dependency Form from the beneficiary.</li><li>c. Any supporting documentation to support Statement of Dependency (as referred to in the form).</li><li>d. Pension Application Form signed by the beneficiary.</li><li>e. A certified copy of photo ID for the beneficiary.</li></ul>



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## Need help?

Please contact your financial adviser or our Client Services Team on 1300 508 797 if you have any queries or need assistance.