



# Centric Super

## Death Benefit Claim Guide

**April 2025**

[centricwealth.com.au](https://centricwealth.com.au)

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## Introduction

We understand that if you have lost a loved one, this may be a difficult time for you. The aim of this Guide is to help make the death benefit claim process as smooth and simple as possible.

When a member of Centric Super (the Fund) dies, there are a number of actions we need to take:

- Verify the passing of the member;
- Identify their Legal Personal Representative(s);
- Identify their potential Beneficiaries;
- Determine which Beneficiary(ies) are entitled to receive a death benefit payment from the Fund and in what form; and
- Where relevant, inform potential Beneficiaries of our decisions.

The documents we require allow us to carry out these actions and will vary depending on factors such as the type of Portfolio that is held, the existence of a valid death benefit nomination and the circumstances of the deceased member at the time of death.

## What is a Death Claim?

A Death Claim is a request to access the superannuation or pension Portfolio balance of a deceased member. Where the deceased member had active life insurance coverage at the time of their passing, and the insurer admitted liability, the insured benefit paid under the policy becomes part of the total death benefit payable. A Death Claim can be for a lump sum to be paid from Centric Super or, in some circumstances, the payment or continued payment of an income stream from the Fund.

## Who can make a Death Claim?

We will accept the lodgement of a Death Claim from:

- A spouse or de facto spouse
- The late member's children or dependants
- Someone with whom the member had an interdependency relationship at the time of their death
- The legal personal representative of the member (such as the Executor of their estate), or
- Any other person who may have an interest in the benefit.

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## Who is eligible to receive a Death Benefit payment?

When deciding where the benefit will be paid, we will check to see if the deceased member had recorded their wishes concerning who their super benefits are to be paid to by completing a 'Binding death benefit nomination'. If there is a valid binding death benefit nomination, the Trustee of the Fund is bound to pay the death benefit in accordance with that nomination.

If there is no binding death benefit nomination, or the nomination is invalid, the Trustee will decide who the death benefit will be paid to.

Regardless of whether there is a valid binding death benefit nomination in place, superannuation law dictates that a death benefit can normally only be paid to a dependant, the deceased member's Legal Personal Representative, or a combination of the deceased member's dependants and the Legal Personal Representative.

If the deceased member had an Account Based pension, we will check to see whether the deceased member had nominated a Reversionary Pensioner to continue receiving pension payments from the Portfolio after their passing.

If there is a valid Reversionary Pensioner nomination in place, the Trustee will recommence pension payments to the Reversionary Pensioner.

For further details on who is eligible to receive death benefits under superannuation law and Tax Law and death benefit nominations, please refer to the Centric Super Death Benefit Nomination Guide available at [centricwealth.com.au/policies](https://centricwealth.com.au/policies).

## How do I make a Death Claim?

To make a Death Claim, you will need to contact the Fund (either directly or via a financial adviser and provide some initial information. We will review the key information relating to the Portfolio concerned and determine which claim form or forms need to be completed.

Once claim forms and the required supporting information has been received, the Trustee will assess the claim and determine who to pay the death benefit to.

Details on the Death Claim assessment process are provided below.

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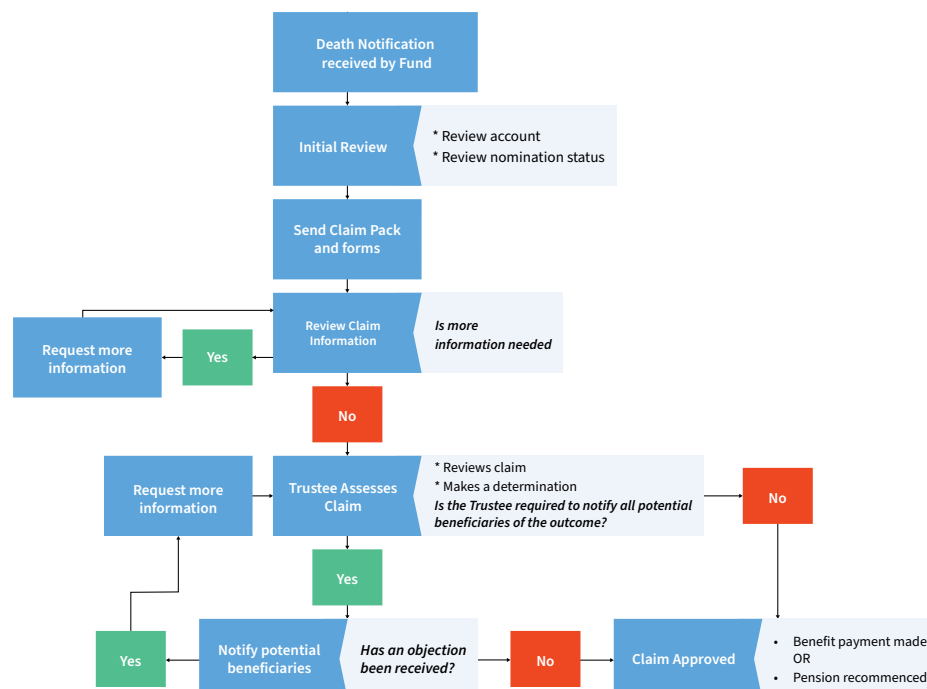
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### Initial Notification Received by the Fund

The Fund can be notified of the death of a member in a number of ways including by the deceased members' next of kin, the Nominated Financial Adviser on the Portfolio, a solicitor or even a friend of the deceased.

Initial notification can be via email, letter or by telephoning Centric Super Customer Support.

### Initial Review

Once notified, we will conduct an initial review to confirm what type(s) of Portfolios the deceased held, and whether there were any binding or other death benefit nominations in place.

### Send Claims Pack and Forms

We will send the specific claim forms that are required to be completed depending on the circumstances of the Portfolio. The claim forms contain detailed instructions as to what information and supporting documentation we require to be able to assess a claim.

### Review Claim Information

We will review the claims information that is provided for completeness. In some instances we may need to ask for more or clarifying information or documentation.

### Trustee Assesses Claim

When all of the necessary claims information has been returned, the claim will be assessed to determine who is entitled to receive a benefit payment and in what amount. In some instances, the Trustee may require further information or documentation in order to progress and complete the claim assessment. Upon receiving all the required information, the Trustee will make a determination in relation to the distribution of the death benefit.



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## Notifying potential beneficiaries of the Trustee's determination

As part of the Trustee's decision, the Trustee may require all the known potential beneficiaries to be notified of their determination regarding a Death Claim. In that case, we will contact all the known potential beneficiaries in writing to advise to whom the benefit is recommended to be paid and in what proportions. This allows any potential beneficiaries who are dissatisfied with the trustee's decision the opportunity to respond, object, or provide additional information within 28 days from the date they receive a notice about the Trustee's decision, and thus ensuring a fair and transparent process. If no objections are received, the claim will be approved for payment in accordance with the Trustee's determination. This process is referred to as the claim staking process and is a legal requirement.

Claim staking is not required where a valid binding death benefit nomination exists. Nor is it required for an Account Based pension where a valid Reversionary Pensioner nomination exists.

## Objection Received

If we receive an objection to the Trustee's claim decision within 28 days from the date the potential beneficiaries receive a notice about the Trustee's decision, we will contact all the known potential beneficiaries in writing to advise them that an objection has been received and allow a period of time for any further submissions. Once all further submissions and requested documentation have been received, the claim will then be re-evaluated by the Trustee.

The Trustee will then have up to 90 days to provide a response in relation to the objection. This 90 day period commences after the expiry of the 28 calendar day period for objecting to a proposed death benefit distribution as outlined above. In certain circumstances, it may be permissible for this 90 day timeframe to be extended – if this occurs, we will issue a written response to you outlining the reasons for the delay.

The Trustee will either maintain or change the previous proposed decision. If the decision is maintained, a confirmation letter will be sent to the beneficiaries, which then allows another 28 days for any potential beneficiaries still unsatisfied with the decision to make an objection or further objection to AFCA (refer to Complaints).

Regardless of the previous decision being maintained or changed, another claim staking round will commence and the parties who receive a notification of the Trustee's rereviewed decision will once again have 28 days to notify the Trustee or AFCA of any objections. If any party provides an objection to the rereviewed decision, the process of advising all interested parties and inviting further submissions will be repeated before the claim is re-assessed again by the Trustee or AFCA.

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## Claim Approved

Once approved, the investments supporting the benefit will be redeemed (sold) and once the proceeds are received, the final benefit amount will be paid. The time it takes to complete a death benefit payment will depend on the nature of the investments held and when funds become available after investments have been sold or redeemed. Death benefit payments may be delayed in some circumstances. For example, if a managed fund becomes illiquid or has withdrawal restrictions.

Where a Reversionary Pension is approved to be paid, we do not redeem any investments. Instead, the pensioner details on the Portfolio are updated (to those of the Reversionary) and the Reversionary Pension started based on the existing investments.

### Note:

The process for Death Claims where there is an insurance component is similar to the above but involves the insurer assessing whether to accept and pay the insured amount into the Fund (which would then form part of the death benefit).

## Information needed to submit a Death Claim

The supporting documents we need will vary depending on the individual circumstances. The claim forms provide a detailed checklist of the information needed, depending on your particular circumstances. In general though, the following supporting documents may be required:

For the deceased member:

- Proof of identity;
- Death Certificate confirming the cause of death;
- Marriage Certificate/s and/or divorce documents;
- Will;
- Probate or Letters of Administration;

For persons claiming a benefit:

- Proof of identity of all persons claiming – including any legal guardian claiming on behalf of a minor child; and
- Birth Certificate of any minor children.

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

Please note that we will only be able to assess and finalise a claim once all the necessary information from all potential beneficiaries is received.

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## Frequently asked questions

### Do I need a solicitor to make a claim?

No, there is no need to engage a solicitor to make a claim. Our claims process has been designed to make it as easy as possible. So that in most cases, you or your family should not require the assistance of a solicitor when making a claim. We can assist with your claim, simply contact us if you need help.

You can choose to seek legal advice in relation to your claim. If you choose to seek professional help, we recommend that you first determine the costs involved in doing so and how they will impact your benefit payout.

If you would like us to correspond with your solicitor or any other third-party representative in relation to your claim, you will need to authorise the solicitor to contact us on your behalf.

### Who is a dependant?

**Dependants** include the member's spouse or de facto spouse (regardless of gender), children and anyone who was wholly or partially financially dependent on the member, or in an interdependency relationship with them, when they died.

**Spouse** is someone (regardless of gender) with whom the member is in a relationship that is registered under a law of a State or Territory (legally married), or another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple (de-facto).

**Child** includes an adult child, adopted child, a stepchild or an ex-nuptial child of the member, a child of the member's spouse, and someone who is a child of the member within the meaning of the Family Law Act 1975.

A **financial dependant** is someone who relied on the member to help them meet their daily living expenses such as utility and household expenses, rent and shared financial commitments like mortgage repayments or other loans. This goes beyond occasional financial assistance; it involves receiving regular, consistent financial contributions.

An **interdependency relationship** may exist between two people if:

- they have a 'close personal relationship'; and
- they live together; and
- one or each of them provides the other with financial support; and
- one or each of them provides the other with domestic support and personal care of a type and quality normally provided in a close personal relationship, rather than by a mere friend or house mate.

OR

- they have a 'close personal relationship'; and they do not live together, nor provide each other with financial support, nor provide each other with domestic support and personal care because one or both suffer from a disability.

OR

- they have a 'close personal relationship'; and
- they do not live together, nor provide each other with domestic support and personal care because they are temporarily living apart.



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A 'close personal relationship' is one that involves a demonstrated and ongoing commitment to the emotional support and wellbeing of the two parties. Two persons do not have an interdependent relationship if one of them provides domestic support and personal care to the other:

- under an employment contract or a contract for services; or
- on behalf of another person or organisation such as a government agency, a body corporate or a benevolent or charitable organisation.

**You can learn more about dependants on the Australian Taxation Office (ATO) website.**

### **What is a full death certificate and why is it needed?**

A certified copy of the full death certificate is required in all instances. A full death certificate is the official record of the death of a person. It is the complete record and includes the person's cause of death. If a cause of death is not on the death certificate or is subject to a Coroner's Report, we will need a letter from the Coroner, police report or letter from the treating doctor evidencing the cause of death.

### **Why is certified identification needed?**

We require certified copies of identification documents for security purposes. We need to be sure of the identity of the person who is submitting the claim and of the Beneficiaries.

### **What factors can affect the time taken to process a Death Claim?**

There are several factors impacting how long beneficiaries can expect to wait before payment of a 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 binding death benefit nomination was not in place at the time of death;
- beneficiaries are not up to date as of the date on death on a binding death benefit nomination;
- the validity of a binding death benefit nomination is challenged after the member's death;
- the Beneficiary is a minor; and/or
- if a death benefit is payable to the deceased member's Legal Personal Representative, the time taken to obtain a Grant of Probate or Letters of Administration (where required).

### **What happens if a valid Beneficiary cannot be identified?**

If we can't identify a dependant or Legal Personal Representative after reasonable enquiries, we may distribute the death benefit to other persons in accordance with the Fund's Rules (e.g. the deceased member's parents or siblings) or pay it as unclaimed superannuation to the Australian Taxation Office (ATO). If paid to the ATO, the death benefit is not forfeited and can still be claimed by a beneficiary from the ATO.

### **What is a Legal Personal Representative?**

This means the Executor of the will or administrator of the estate of a deceased person, the trustee of the estate of a person under a legal disability or a person who holds an enduring power of attorney granted by a person.

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## What we do in the event of the death of a member

What we do depends on the type of Portfolio:

- If the Portfolio is a pension Portfolio (Account Based or Transition To Retirement), we will cease pension payments upon notification of the member's death.
- Portfolios remain open and administration fees and other relevant costs will continue to be deducted until the death benefit is paid, at which time the Portfolio will be closed unless:
  - The Portfolio is an Account Based pension with a valid Reversionary Pensioner nomination, in which case the pension will recommence being paid to the Reversionary.
- any fees payable to an adviser or their licensee will cease upon notification of the member's death.
- automated investment plans will cease upon notification of the member's death.

Please note that the Executor(s) may engage the existing adviser on a fee for service basis for assistance and advice in relation to the Portfolio. In this case, fees can be paid to the adviser following completion of completion of the relevant fee authorisation form.

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## Complaints

Resolving complaints is a priority for us. As a first step, please contact us if you would like to make a complaint or have concerns about the products and services we provide. The contact details are:

### Complaints Officer

1300 223 687

[complaints@centricwealth.com.au](mailto:complaints@centricwealth.com.au)

PO Box 446, Flinders Lane Melbourne VIC 8009

We will let you know that we have received your complaint and will work with you to try to resolve your complaint quickly and fairly in accordance with our internal dispute resolution process. We will respond within 45 days of receipt (\*90 days for superannuation death benefit distribution complaints). If an issue has not been resolved to your satisfaction, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA).

\*The maximum timeframe for a response for complaints about superannuation death benefit distributions is no later than 90 calendar days after the expiry of the 28-calendar day period for objecting to a proposed death benefit distribution.

There are many variables that can affect complaint response times. This includes the complexity of the issues raised and the availability of information, including from third parties. Any delays in managing your complaint will be communicated to you within the response timeframe.

You may also lodge a complaint directly with AFCA although AFCA may not deal with a complaint and will likely refer the matter back to us if you have not previously raised the matter with us. AFCA's contact details are set out below.

### Australian Financial Complaints Authority (AFCA)

Australian Financial Complaints Authority,

GPO Box 3, Melbourne VIC 3001

1800 931 678 (free call)

[info@afca.org.au](mailto:info@afca.org.au)

[afca.org.au](http://afca.org.au)

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.



The information in this guide is factual in nature. 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 [centricwealth.com.au/disclosure](https://centricwealth.com.au/disclosure) and consider speaking with a financial adviser.

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