



# Death Benefit Claim Guide

This document will guide you through the death claim process and outline the documents and information needed.

We understand that losing a loved one is a difficult experience. Please know that we're here to support you and will do our best to make the claims process as simple and smooth as possible.



## Contents

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1. Understanding what a death benefit is and who can make a claim	3
2. Overview of our claims process	4
3. Tax treatment of death benefits	7
4. Frequently Asked Questions	8
5. Document checklist	11



# Understanding what a death benefit is and who can make a claim

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## What is a death benefit?

A superannuation death benefit is a payment made after a member passes away. It can include:

- The deceased member's account balance
- plus, any insurance benefit (if applicable)

less any applicable fees and tax.

If the member was not eligible for insurance cover, then the death benefit will comprise of the account balance/withdrawal benefit.

## Who can make a death benefit claim?

We will accept the lodgment of a death benefit claim from:

- a spouse or de facto spouse\*
- the deceased member's child
- someone with whom the deceased member had an "interdependency relationship"
- someone who was wholly or partially "financially dependent\*" on the deceased member
- a legal personal representative\* (LPR) acting for the deceased member's estate
- any other person who may have an interest in the benefit.

## Who can receive a death benefit?

When determining whom to pay a death benefit to, we are bound by the following:

- *Superannuation Industry (Supervision) Act 1993* and associated regulations (Superannuation Law)
- The Trust Deed (the legal document which sets out our Fund rules).

Superannuation Law seeks to make sure that a death benefit is paid to the deceased member's dependant(s) or to their legal personal representative.

If there is a **valid reversionary\*** or **binding beneficiary nomination\*** on the deceased member's superannuation account at the time of their death, we are required by law to pay the death benefit to the nominated beneficiary.

If there is a **non-binding\*** or **no beneficiary nomination**, we will make decisions based on our Trust Deed and Superannuation Law.

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Refer to the Frequently Asked Questions for more information about definitions in this document marked with an asterisk (\*).



# How do I make a claim?



Contact us



Claim submission

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## Contact us

Call us or email to let us know of your intention to begin the death benefit claims process and we can answer any questions you may have around the process. Our contact details are on at the end of this document.

Please have the following information available (if known):

- Deceased member's member number
- Deceased member's date of birth
- Deceased member's date of death
- Name and contact details of all potential beneficiaries.

A case manager will be assigned to you to assist with the claims process.



If the deceased member had a valid binding nomination, a pension or retirement product, please note that the process and requirements may differ. Please talk to us about your current situation.

2

## Claim submission

Anyone with an interest in claiming is required to complete and return a death benefit claim form.

Complete and submit your claim form with all supporting documents, as detailed in the document checklist section. Please ensure that you note your claim number (if known).

Return all documents to:

Russell Investments Master Trust  
Group Life – Claims  
Locked Bag A4094 Sydney South NSW 1235

OR

[insurance@russellinvestments.com.au](mailto:insurance@russellinvestments.com.au)  
(You will need to provide certified ID via the post.)



# What happens next?

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Claim assessment



Claim decision



Payment

## 3 Claim assessment

As soon as we receive your documents, we will begin the assessment. We will check to make sure we have everything we need. If there is anything missing or incomplete, we will let you know.

If there is an insured benefit, we will submit the documents to the insurer. The insurer will decide if they accept or decline the claim, and they will let us know of the outcome. If the claim is approved, the insured benefit will be paid to the deceased member's superannuation account and invested in the Australian Cash Investment Option.

If there is a **valid reversionary or binding beneficiary nomination** on the deceased member's superannuation account at the time of their death, we are required by law to pay the death benefit to the nominated beneficiary.

If there is no valid binding nomination or valid reversionary nomination, we will attempt to identify all potential beneficiaries who may have a claim to the benefit, in line with our legal obligations under Superannuation Law and the Fund rules.

During this process, we often need more information, especially if there are multiple claimants. If this happens, this step could take some time. Your case manager will contact you if there are any further requirements.

## 4 Claim decision

We will review the information received from all interested parties to determine who is eligible to receive payment of the benefit. Any decision around eligibility will be influenced by whether the deceased member had a binding\*, reversionary\* or non-binding\* beneficiary nomination on their account at the time of their death.

Once the decision is made, we will write to potential beneficiaries to inform them of the date the decision was made, and the percentage of payout to each eligible beneficiary.

We will provide the proposed decision and allow 28 days for interested parties to either agree or object to the decision.

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Refer to the Frequently Asked Questions for more information about definitions in this document marked with an asterisk (\*).





If an objection is received within the 28-day period, we will require detailed reasoning and if possible further evidence from the interested party to review the objection. If the potential claimant still disagrees with our final decision, they will have 28 days from the receipt of the final decision to make a complaint to the Australian Financial Complaints Authority (AFCA). Note that when a complaint is referred to AFCA, no payment will be made until AFCA completes their assessment.

## 5 Payment

Providing there are no objections to our proposed payment decision, we will arrange for payment of the death benefit to the beneficiary(ies).

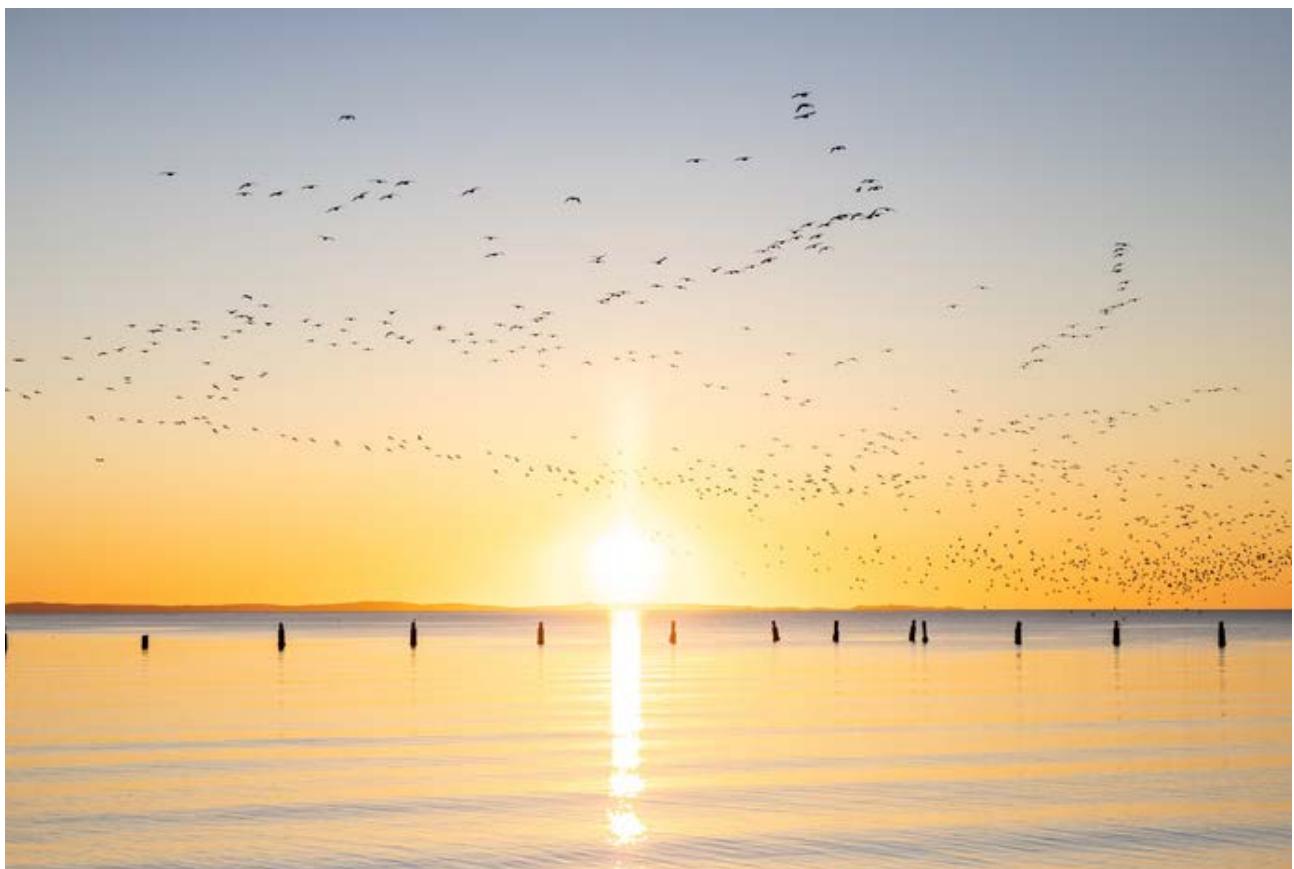
If an objection has been received or a complaint has been lodged with AFCA, the payment will be made after the objection has been resolved.

Payment can be made either via Electronic Fund Transfer (EFT) to a nominated bank account or via Cheque.



Note that based on your circumstances, you may have the option to receive payments as a pension. Please contact us to discuss your eligibility.

If you would like more details about how we collect, use and disclose your personal information, you can access the Trustee's privacy policy at [russellinvestments.com.au/privacy](http://russellinvestments.com.au/privacy)



# Tax treatment of death benefits

The beneficiary type determines whether tax is payable on the benefit. The table below shows how the taxable component of a death benefit payment may be taxed depending on whether they are a dependant\* or not for the purposes of the Australian Taxation Office (ATO):

Type of beneficiary	Death payment type	Age of deceased	Age of dependant	Tax treatment
Dependants including:	Lump sum payment	Any age	Any age	Tax-free
○ Spouse or former spouse	Income payments	Below 60	Below 60	Taxable portion is taxed at marginal rates, less 15% tax offset <sup>1</sup>
○ De facto or former de facto		Below 60	60 or older	Tax-free <sup>1</sup>
○ A child (under 18)		60 or older	Any age	Tax-free <sup>1</sup>
○ Any person with an interdependency relationship* with the deceased				Taxable portion is taxed at 17% <sup>2</sup> and any untaxed element will be taxed at 32% <sup>2</sup> . If the tax file number isn't provided, tax will be paid at the highest marginal tax rate (plus the Medicare levy).
○ Any person financially dependent* on the deceased				
Non-dependants (including a child above the age of 18)	Lump sum payment	Any age	Any age	Taxable portion is taxed at 17% <sup>2</sup> and any untaxed element will be taxed at 32% <sup>2</sup> . If the tax file number isn't provided, tax will be paid at the highest marginal tax rate (plus the Medicare levy).  Not eligible for income payments  Tax-free  Not eligible for income payments
Estate/Legal Personal Representative (LPR)*	Income payments	N/A	N/A	Not eligible for income payments
	Lump sum payment	N/A	N/A	Tax-free <sup>3</sup>
	Income payments	N/A	N/A	Not eligible for income payments

- We recommend seeking independent financial advice to help you manage the benefit payment and consider any financial or tax implications applicable to you.
- If you're considered a non-financial dependant or a non-dependant of the deceased member, your lump sum benefit will be subject to tax as per the above tax table.
- You can choose whether to provide your Tax File Number (TFN) with your payment instructions, noting that without it your payment will be taxed at the highest personal marginal rate.

<sup>1</sup> If your taxable component contains an untaxed element, additional tax may be applied to that element.

<sup>2</sup> These figures include the Medicare Levy.

<sup>3</sup> If the benefit is to be paid to the deceased member's estate, the lump sum benefit paid from us will be tax free. The LPR is then responsible for withholding any tax. We'll provide you with a Pay As You Go (PAYG) tax summary to help you address any tax obligations.

Refer to the Frequently Asked Questions for more information about definitions in this document marked with an asterisk (\*).





## Frequently asked questions

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### What is a reversionary nomination?

If the deceased member had a pension or retirement account and they made a valid reversionary nomination, this means the nominated beneficiary will automatically continue to receive the income stream (i.e., pension payment).

### What is a binding nomination?

A binding nomination is a legally binding written instruction that was provided by the deceased member regarding how they would like their death benefit to be distributed and to whom, which we are legally obligated to follow. For the binding nomination to be valid, the nomination has to be a dependant or a legal personal representative (LPR) at the time of death.

### What is a non-binding or preferred nomination?

A non-binding or preferred nomination is a written notice provided by the deceased member regarding how they would like their death benefit to be distributed, which we will consider but are not legally obligated to follow.

### Who is a dependant?

A dependant for superannuation purposes is defined as:

- a spouse (whether same or opposite sex) including a legally married spouse and a de-facto spouse
- a child including an adopted child, a stepchild, an ex-nuptial child, and a child of the deceased member's spouse

- any person who had an interdependency relationship with the member at the time of death
- a person who was financially dependent on the deceased member at the time of death.

### What is meant by "Spouse" or "De facto"?

A spouse of a member can include:

- A person who was legally married to the member at the time of their death; or
- A person of the same or opposite sex who, although not legally married, lived with the member on a genuine domestic basis in a couple relationship (commonly referred to as a de facto partner).

### What is an interdependency relationship?

Two people may have an interdependency relationship if:

- They have a close personal relationship
- They live together
- 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.

Some exceptions apply if temporarily living apart or living apart because either person is suffering from a disability.



## What is a financial dependant?

A person who relied on the deceased member for financial support may be considered a financial dependant. Financial support generally involves assisting with everyday living expenses such as rent or mortgage, utilities, food, clothing, transport, education or medical expenses.

A flatmate or housemate is generally not considered a financial dependant. Additionally, a person is not considered to be financially dependent if the deceased member owed a debt to them.

## What is a Legal Personal Representative?

A Legal Personal Representative (LPR) is the person(s) representing the deceased member or managing the deceased estate either as:

- the Executor – if the deceased member left a valid will, or
- the Administrator – if the deceased member died without a will.

## How is a death benefit paid?

The death benefit can be paid either as:

- a lump sum, or
- an income stream (if eligible).

If you wish to receive the death benefit as an income stream, please discuss this with your case manager.

## If there is a beneficiary nomination in place, will that be considered?

We will consider the beneficiary nomination made by the member, which may either be binding or non-binding.

- If the deceased member has made a valid reversionary or binding nomination, we are required to follow these instructions.
- If the deceased member has provided a preferred or non-binding nomination, we will use our discretion in paying the benefit and may not distribute the death benefit in accordance with the nomination.

## Can a payment be made to a minor?

A legal guardian will be required to claim on the minor's behalf and payments will be made to the legal guardian in trust for the minor.

## Does the super death benefit form part of the estate?

A superannuation death benefit does not automatically form part of a person's estate unless a decision is made by us to pay to the estate or there is a valid binding beneficiary nomination to pay to the legal personal representative or estate.

## What if there are no dependants or LPR?

If there are no dependants or LPR identified, we will consider the most appropriate person(s) to pay the death benefit to including but not limited to parents, siblings or friends.

## What is a Grant of Probate or Letters of Administration?

Grant of Probate is a legal document that gives someone (usually the executor named in a will) the authority to deal with a deceased person's assets according to their will. Letters of Administration are similar but used when someone dies without a will. This document gives a close family member (usually a spouse or child) the legal right to manage the estate.

## Do I need to provide a Grant of Probate or Letters of Administration before payment can be made?

We do not require Grant of Probate or Letters of Administration to be provided or applied for unless payment is being made to the estate. We can make a payment directly to the potential beneficiaries.

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

You can advise us on the Death Benefit Claim Form that you don't want to make a claim. By completing this form, you can also help us understand who may be potential beneficiaries.

## How long is the claims process?

This varies depending on the complexity of the circumstances and can sometimes take several months before a benefit is paid. Factors that can affect the duration include:

- if there are multiple claimants involved and we have difficulties contacting them

- if there are solicitors involved and we have not received the required information from them
- the time taken for each claimant to return all their required documents
- if there is an objection against the decision requiring further review by us, and
- if a complaint has been lodged with AFCA requiring AFCA to review.

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

No, you can make a death claim without the need to engage a solicitor. Please let us know if you require any assistance and we will help you throughout the process.

If you wish to engage a solicitor or seek independent legal advice to assist you with the claim, please provide a completed [Third Party Authority Form](#) so we can correspond with them.

Please note you are responsible for paying any legal fees incurred.

## What is claim staking?

Claim staking is a process where we write to all potential beneficiaries notifying them of our proposed decision and providing them 28 days to object if they do not agree.

Please note that claim staking is not applicable to all death claims. If no claim staking is conducted, we will pay the death benefit once we've made a decision and have the required information to proceed with payment.

## Will I be reimbursed for funeral expenses?

No. There are no specific provision under our Trust Deed or Superannuation Law that allows funeral expenses to be paid and reimbursed from a death benefit. Additionally, a person who has paid funeral expenses is not considered a dependant based upon incurring this expense.

## How do I make a complaint?

If you are unhappy with our services or super fund, we offer a complaints resolution process at no additional cost to you.

We will acknowledge your complaint upon receipt and respond to you in due course. We will complete an investigation into your concerns and aim to provide you with a written response or resolution within 45 days.

**Keep in mind, the Trustee is the customer advocate and has a duty of care to act in the best interests of members and beneficiaries.**

If you wish to lodge a complaint, you can contact us on:

Phone: 1800 555 667

Email: [RIMTcomplaints@russellinvestments.com.au](mailto:RIMTcomplaints@russellinvestments.com.au)

Write to: The Complaints Officer  
Russell Investments Master Trust  
Locked Bag A4094 Sydney South NSW 1235

More information can be found on our [Complaints Charter](#).

If you are not happy with our response, you can contact the Australian Financial Complaints Authority (AFCA).

This is an independent body set up by the Federal Government to help resolve disputes between financial institution and their customers.

You can choose to take your complaint directly to AFCA. In some circumstances, AFCA may refer your complaint back to us.

AFCA's contact details are:

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

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

**Phone:** 1800 931 678 (free call)

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

Time limits may apply to complain to AFCA and 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.





## Document checklist

Before submitting the claim, review the list below to ensure that you have collected all required documents. For more information on how to certify your documents, please refer to [Providing Proof of Identity Fact Sheet](#).

Please note that we cannot accept certified ID via email due to our obligations under Anti-Money Laundering Laws, and that certified identification documents need to be posted.

If you have trouble obtaining any of these documents, please contact us so we can assist.

Evidence per claim	Documents and considerations
<b>Deceased member</b>	<ul style="list-style-type: none"><li>○ Certified copy of the Death Certificate with cause of death (if there is no cause of death, please provide a certified copy of the Coroner's Report or Medical Certificate.)</li><li>○ Certified copy of Driver's Licence, Passport or Birth Certificate (plus any change of name documentation)</li><li>○ Certified copy of the will (if applicable)</li></ul>
Evidence per claimant type	Documents and considerations
<b>Spouse</b>	<ul style="list-style-type: none"><li>○ Certified copy of identification (current Driver's Licence, Passport or Proof of Age card) plus one other piece of evidence from the enclosed Providing Proof of Identity Fact Sheet</li><li>○ Certified copy of the Marriage Certificate</li></ul>
<b>De facto</b>	<ul style="list-style-type: none"><li>○ Certified copy of identification (current Driver's Licence, Passport or Proof of Age card) plus one other piece of evidence from the enclosed Providing Proof of Identity Fact Sheet</li><li>○ A De facto Questionnaire Statutory Declaration</li><li>○ Certified copies of documentary evidence of the de facto relationship within 3 months prior to the deceased member's death, such as:<ol style="list-style-type: none"><li>a. Evidence of joint finances e.g. bank statements, utility bills, mortgages or leases</li><li>b. Evidence of joint assets e.g. homes, cars</li></ol></li></ul>
<b>Child</b>	<ul style="list-style-type: none"><li>○ For an adult child, certified copy of identification (current Driver's Licence, Passport or Proof of Age card)</li><li>○ Certified copy of Birth Certificate, for all children of the deceased member under the age of 18 at date of death or any adult children who wish to claim on the benefit</li></ul>



<b>Interdependency</b>	<ul style="list-style-type: none"><li>○ Certified copy of identification (current Driver's Licence, Passport or Proof of Age card) plus one other piece of evidence from the enclosed Providing Proof of Identity Fact Sheet.</li><li>○ An Interdependency Statutory Declaration</li><li>○ Certified copies of supporting evidence of the interdependency relationship to confirm you and the deceased member:<ol style="list-style-type: none"><li>a. Had a close personal relationship</li><li>b. Lived together (e.g. tenancy agreement)</li><li>c. Provided each other with financial support (e.g. joint bank account, shared bills)</li><li>d. Provided each other with domestic support</li></ol></li></ul>
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<b>Financial Dependency</b>	<ul style="list-style-type: none"><li>○ Certified copy of identification (current Driver's Licence, Passport or Proof of Age card) plus one other piece of evidence from the enclosed 'Providing Proof of Identity' fact sheet</li><li>○ Certified copies of documentary evidence showing how you relied on the deceased member for financial support such as daily living expenses or financial commitments</li></ul>
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<b>Legal Personal Representative</b>	<ul style="list-style-type: none"><li>○ Certified copy of identification (current Driver's Licence, Passport or Proof of Age card) plus one other piece of evidence from the enclosed 'Providing Proof of Identity' fact sheet</li><li>○ Certified copy of the deceased member's Will (if applicable)</li><li>○ Certified copy of the Grant of Probate or Letters of Administration: If the application is in progress, please let us know when you expect to receive this and provide a copy when available</li></ul>

## **Before submitting this claim, have you:**

Completed all parts and signed the Death Benefit Claim Form?

Provided a certified copy of the Death Certificate?

Provided a certified copy of the deceased member's identification?

Provided a certified copy of the deceased member's Marriage Certificate (if applicable)?

Provided a certified copy of the deceased member's will (if applicable)?

Provided a De Facto Questionnaire Statutory Declaration (if applicable)?

Provided a Interdependency Statutory Declaration (if applicable)?

Provided a certified copy of the Grant of Probate or Letters of Administration (if applicable)?

Provided a certified copy of your identification and supporting evidence?





## We're here to help



Call 1800 555 667, email  
[iq@russellinvestments.com.au](mailto:iq@russellinvestments.com.au) or visit  
[russellinvestments.com.au/super](http://russellinvestments.com.au/super)

### Important Information

In preparing this document, the Trustee has not taken into account the investment objectives, financial situation or needs of any person. Accordingly, before making a decision to invest in a product, you should read the current Product Disclosure Statement (PDS) and seek advice tailored to your own financial circumstances. Call us on 1800 555 667 or visit [russellinvestments.com.au](http://russellinvestments.com.au) for a copy of the PDS. Total Risk Management Pty Limited ABN 62 008 644 353, AFSL 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

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