



This guide will help you understand how to apply for a death benefit payment.

We understand this can be a difficult time and aim to make the claim process smooth and simple. We're here to help you understand what you need to do and make sure you're informed from beginning to end.

For further information, refer to the relevant *Insurance Handbook* and Product Disclosure Statement (PDS) available at aware.com.au/pds



- There are two ways to start the death benefit claim:
 - You can use our online notification system at **aware.com.au**
 - You can call us on **1300 650 873**, Monday to Friday 8:00am to 7:00pm (AEST/AEDT) to let us know what's happened as soon as you can.
- You'll need to have the late member's super account information ready so we can make sure we are referring to the right person. This may include their membership number, account number, date of birth and date of death.
- We'll ask some questions to help us send you the right claim pack and information.
- We'll then transfer the late member's super account balance to the Cash investment option to reduce the chance of negative returns.



- You'll receive a claim pack which will include:
 - a claim form, which also outlines the list of documents you need to provide with your claim
 - the name and phone number of your dedicated Aware Super case manager
 - confirmation if a nominated beneficiary is listed on the account
 - confirmation of the late member's estimated super account balance and whether there is a potential death insured benefit payable (which is subject to insurer assessment).
- We can only assess your claim once we have all the necessary paperwork.
- Some of your documents will need to be certified. To check how to certify a document go to **aware.com.au/verify** or read the claim form provided in your claim pack.



- When you return your completed paperwork, we'll check to make sure we have everything we need. If there is something missing or incomplete, we'll let you know.
- Once we have everything, we'll start assessing your claim:



- We'll submit the claim to the insurer (if applicable), who'll decide whether to accept or decline the insurance claim and will let us know the outcome. If the claim is approved, the insured benefit will be added to the late member's super account balance and invested in the Cash investment option.
- We'll attempt to identify all potential beneficiaries who may have a claim to the benefit, in line with our legal obligations 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 let you know if there are any delays.



- If there is a valid binding beneficiary nomination on the late member's super account at the time of their death, generally we're required by law to pay the death benefit to the nominated beneficiaries.
- If there's no valid binding nomination on the super account, we pay the death benefit based on super law, the fund rules and the claim information we've received.
- Where there are several potential beneficiaries, and depending on the circumstances, we'll let them know how the death benefit will be paid, giving them 28 days to accept the decision or lodge an objection. If an objection is received, the benefit will not be paid until it's resolved.
- Where there is no objection to our proposed payment decision, we'll request payment instructions from the relevant beneficiaries.
- The total death benefit payable will include the late member's super account balance plus any insured benefit (if applicable).
- Payment is made to the beneficiary's nominated bank account using electronic funds transfer (EFT). A beneficiary can also choose to receive their benefit as an income stream (pension) in certain circumstances. Talk to your case manager if you're interested in this option.
- Payments to estates are usually made via EFT to a bank account in the estate's name.

What is a death benefit?

This is the benefit payable from a super fund when a

For more information about tax on death benefits read the *Self Handbook* at aware.com.au/pds

