

How to make a death benefit claim

We know dealing with the death of a loved one can be an extremely difficult time. We're committed to giving you the support you need to make the claims process as quick and easy as possible. This fact sheet explains the steps required to submit a claim for the death benefit of a UniSuper member who has passed away.

Summary of the death benefit claim process



STEP 1
Contact us



STEP 2
Submit your claim



STEP 3
Claim assessment



STEP 4
Determining the eligible beneficiaries



STEP 5
Payment

What's a death benefit?

A death benefit is the benefit payable from a superannuation fund when a fund member passes away. The death benefit consists of the member's account balance, any payable insurance benefits and earnings on the account balance up to the payment date, minus applicable fees, insurance premiums, and taxes.

A death benefit may be paid as an income stream or a lump sum payment, depending on the type of account the member had with UniSuper and whether they had a valid beneficiary nomination in place.

How to apply for a death benefit



STEP 1: CONTACT US

To start the claims process, you'll need to let us know the member has passed away. You can do this by either:

- submitting an online death claim notification at unisuper.com.au/insurance/make-a-claim/death-claim-notification
- calling our Claims team on **1800 825 246** between 9am and 5pm (Melbourne time) Monday to Friday, or
- notifying us in writing.

Please make sure you're prepared with the late member's details, such as their full name, date of birth and UniSuper member number (if known). You will also need to provide your name, contact details and relationship to the late member, as the notifier and/or potential claimant.

We'll also ask you for the details of any other potential claimants (if known) to help expedite the claim process.

Once we've received notification of the member's death, we'll let you know what information is required to progress the claim. We'll also transfer the late member's account balance into the Cash investment option.

Please refer to our Privacy Policy available at unisuper.com.au/privacy for further information on how your personal information is collected, held, used and disclosed.

Posthumous Total and Permanent Disablement (TPD) claims

A posthumous insurance claim is a claim made after a person's death for insurance cover they had before they died.

For example, if a deceased member had TPD cover prior to their death and suffered from an injury or illness and met the definition of total and permanent disablement during the period they were covered, their beneficiaries may be able to make a posthumous TPD claim.

If you think you may be eligible to make a posthumous TPD claim on behalf of a deceased UniSuper member, please let your case manager know.



STEP 2: SUBMIT YOUR CLAIM

When you inform us that you intend to make a claim, you'll be assigned a dedicated UniSuper case manager who will manage your claim from start to finish. Your case manager will let you know what documents and information you need to provide. We can only assess your claim once we've received all the necessary paperwork.

Here are some of the documents we may ask for:

- a certified copy of the death certificate
- a completed copy of the *Statement of dependants* form
- a certified copy of the deceased member's proof of identity documents.

We may ask for additional documents depending on the type of account and beneficiary nomination the member had. For example, if the benefit is payable to the member's spouse, we may request a certified copy of the marriage certificate. If the benefit is payable to the member's legal personal representative, we may request a copy of the member's Will, grant of probate or letters of administration.

We'll let you know exactly what documents you need to provide and whether they need to be certified. You can refer to the [Your guide to proof of identity](#) fact sheet on our website for certification guidelines.



STEP 3: CLAIM ASSESSMENT

Once we've received all the required documents, we'll start the process of assessing your claim. While your claim is being assessed, there may be further information or documentation that you will need to supply. If anything is missing or incomplete, your case manager will reach out to you.

If the member had insurance cover

If the member had insurance cover at the time of their death, we'll submit the claim to our Insurer, who'll determine if any benefit is payable under the insurance policy. The Insurer will inform us of its decision, which we will review to ensure it aligns with the insurance policy terms and conditions.

If the claim is approved, any insurance proceeds are paid into the late member's UniSuper account, forming part of the member's total death benefit.

If you don't agree with the Insurer's decision

You can ask for the decision to be reviewed by the UniSuper Trustee by contacting us:

Call: **1800 825 246**
 Email: claims@unisuper.com.au
 Mail: UniSuper Claims Department
 Level 1, 385 Bourke Street
 Melbourne Vic 3000

After our review, we'll let you know whether the decision has changed.



STEP 4: DETERMINING THE ELIGIBLE BENEFICIARIES

We'll then determine who is eligible to receive the death benefit and in what portions, based on the evidence provided and whether the member had a valid beneficiary nomination at the time of their death. The decision will be made in accordance with our legal obligations and the governing rules of the Fund. Refer to the *Who receives a death benefit?* section of this fact sheet for more information.

Once a decision has been made, all claimants will be notified.

If the payment is disputed

If there are multiple parties claiming the death benefit, we'll inform all the claimants of the decision on how the death benefit will be distributed before proceeding with payment of the benefit.

We give all parties 28 days to accept the decision or lodge an objection. If there are any objections, we'll review them before providing our final decision.

If a claimant disagrees with UniSuper's final decision, they'll have 28 days after receiving notice of our final decision to lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is a free and independent complaint resolution service. If an objection or complaint is lodged with AFCA, the benefit will not be paid until the complaint is resolved.



STEP 5: PAYMENT

Once the claim is approved and any objections or disputes about the benefit distribution are resolved, we'll request payment instructions and certified proof of identity from the relevant beneficiaries.

Lump sum payments are made to the nominated bank account/s of the beneficiaries by electronic funds transfer (EFT). Payments to the deceased's estate are typically processed via EFT to a bank account in the name of the deceased's estate.

If the death benefit is being paid as an income stream, we'll request any additional information required to establish the income stream.

Please note, we can't finalise a death benefit if there's an outstanding objection or dispute in relation to the payment decision.

Frequently asked questions

SUBMITTING YOUR CLAIM

What documents are required to make a death benefit claim?

Here are some of the documents we may need to assess a death benefit claim:

- a certified copy of the death certificate
- a completed copy of the *Statement of dependants* form
- a copy of the deceased member's proof of identity documents
- evidence of your relationship with the member at the date of their death.

Your case manager will let you know exactly what documents you need to provide.

How long will the death claim process take?

Once we've received all the required paperwork to assess your claim, we'll typically let you know how the benefit will be distributed within 10 business days. We'll then request any further information required to make the payment (if this hasn't already been provided).

Several factors can delay the claim process, for example, if we don't receive all the required documents, if there are multiple claimants, or if the payment decision is disputed.

Your case manager will keep you informed on timelines and any potential delays throughout the process.

HOW WE ASSESS YOUR CLAIM

What role does UniSuper and/or the Insurer play in the death benefit claim process?

We assess the validity of the claim by reviewing the submitted documents, such as the *Statement of dependants* form and evidence in support of financial dependency. We also determine how the death benefit will be distributed. This process is described in more detail in the sections following.

If the deceased member had insurance cover, the Insurer will review the claim to determine whether all of the eligibility criteria under the insurance policy have been met and if any benefit is payable under the insurance policy. The Insurer will inform us of its decision, which we will review to ensure it aligns with the insurance policy terms and conditions. During this process, a UniSuper case manager will communicate with both the Insurer and the claimant.

WHO RECEIVES A DEATH BENEFIT?

How do we determine who receives a death benefit?

We start by checking whether the deceased member made a beneficiary nomination. If they made a binding or reversionary beneficiary nomination and it is still valid at the time of their death, we'll pay the death benefit according to the member's nomination.

Otherwise, we'll identify all possible beneficiaries, in line with superannuation law and the governing rules of the Fund, before deciding who to pay and in what portions. If the member has made a non-binding beneficiary nomination, we will take their wishes into consideration but may choose to pay the benefit differently.

We must pay a member's death benefit to one or more of their dependants and/or their legal personal representative. If the member doesn't have any dependants or a legal personal representative at the date of their death, we'll pay their benefit to any other person we determine, as required by superannuation law and the governing rules of the Fund.

Defined Benefit Indexed Pension and Single Life Lifetime Income members can't make a beneficiary nomination, so any death benefit would be paid according to the rules of those types of accounts, which are outlined in the relevant Product Disclosure Statement (PDS) at [unisuper.com.au/pds](https://www.unisuper.com.au/pds).

To find out more and read some case studies, please visit the [Beneficiaries](#) page on our website.

When is a binding nomination considered invalid?

For a nomination to remain valid, the person(s) nominated must be the member's dependant on the date of their death or their legal personal representative. For example, if a member nominated their spouse, but they have since divorced, their binding nomination would be invalid.

This means we will decide how to pay the member's benefit.

A binding nomination may be invalid if:

- the form is incorrectly signed or witnessed
- a member nominates a person who is not a dependant
- the total beneficiary nomination does not equal 100%
- it had lapsed at the date of death.

Who's a dependant?

Under superannuation law and the governing rules of the Fund, a dependant includes a member's spouse, child, someone they were in an interdependency relationship with, or someone who's financially dependent on them.

Who's a legal personal representative?

A member's legal personal representative is the executor of their Will or the administrator of their estate. A member can nominate their legal personal representative to receive all or part of their death benefit.

When we pay a death benefit to a member's legal personal representative, their benefit will form part of the deceased's estate and will be distributed in accordance with their Will (if they have one) or in accordance with the laws that govern people who die without a Will.

PAYMENT

How is a death benefit paid?

We generally pay death benefits as lump sum payments.

If you're entitled to receive a death benefit and you're the spouse of the deceased, you may be eligible to use the death benefit to start an income stream. If you would like to learn more about this option, please speak to your case manager.

How are death benefits taxed?

The amount of tax payable on a death benefit payment depends on several factors, including:

- whether the benefit is paid as a lump sum or an income stream
- whether the beneficiary was the deceased member's dependant under taxation law
- whether the super is taxable or tax free.

No tax is payable on the tax-free component of a super death benefit, regardless of who the beneficiary is or whether the benefit is paid out as an income stream or lump sum.

When a death benefit is paid as a lump sum to the deceased member's dependant for tax purposes, the payment is generally tax-free. If a payment is made to someone who isn't the member's dependant for tax purposes, we'll withhold up to 17% on any taxed element and 32% on any untaxed element.

There are several factors that decide how death benefits paid as income streams are taxed. For more information, refer to the relevant PDS.

More information

Please refer to the relevant PDS or the *Insurance in your super* document, available at [unisuper.com.au/pds](https://www.unisuper.com.au/pds), for further information.

Need help?

You can call **1800 825 246** between 9am and 5pm (Melbourne time), Monday to Friday to speak with our Claims team or visit [unisuper.com.au/contact-us](https://www.unisuper.com.au/contact-us) for more options - including chat.

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