

How to make a death benefit claim

If you've lost a loved one and are looking to make a death benefit claim, we're here to help you every step of the way. Our priority is to work with you to ensure the accounts of North members are properly managed and kept safe.

This guide will help you navigate the process, covering:

1. What is a death benefit payment?
2. How we'll work with you in the claims process.
3. Who's involved in the death benefit claim process?
4. The claims process.
5. How we make payments if the claim is approved.
6. Tax implications.

You'll also find answers to frequently asked questions and common definitions too.

Our compassionate claims case managers are here to guide you through every step of the process and provide the support you need during this time, so you can focus on what matters most.

We understand that everyone's situation is unique, and you have the freedom to choose the way you'd prefer to connect with us. You'll find the phone, email, or mail contact details for our Claims Team on **this guide**.

We're ready to assist you in whatever way works best for you. Let us help make things easier.

1. What is a death benefit payment?

A death benefit payment is the money paid from a superannuation fund or insurance policy when a member passes away, and consists of:

- the member’s super account balance
- any death insurance cover, if applicable (i.e. any insured benefit that may be payable)
- any optional death and exit benefit, if the member had a lifetime income product
- any earnings on the super balance to the date of payment.

We also deduct any applicable fees and taxes from the total benefit amount.

For more information on North superannuation and insurance products, please read the Product Disclosure Statement (PDS). These product documents are available at northonline.com.au/product-documents.

2. How we’ll work with you in the claims process

We’ll connect you with a dedicated claims case manager. Your claims case manager will oversee your claim and keep you updated, every step of the way.

Your claims case manager can help you fill out any forms and guide you finding any supporting documents you need.

We’re committed to giving you support that’s accessible.

If you need help communicating with us, you can:

- call the Translating and Interpreting Service on 131 450
- use the National Relay Service (NRS) if you find it hard to hear or speak on the phone. You can call them on 1300 555 727 or visit accesshub.gov.au.

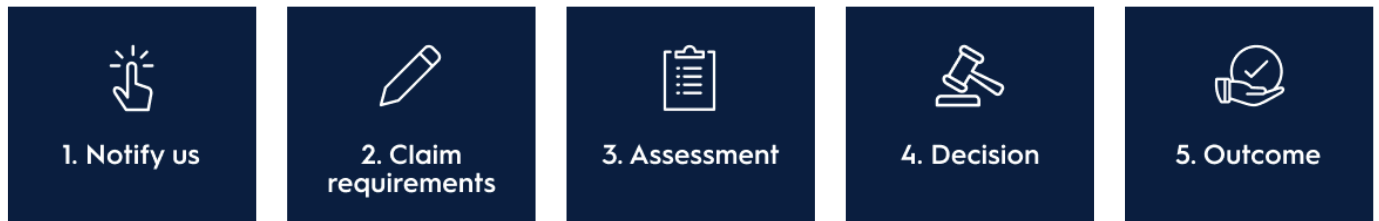
If you’re a First Nations person, we’re committed to giving you culturally appropriate support. Please contact us as there may be alternative options available for your identification requirements.

3. Who is involved in the death benefit claim process?

There are three key parties in making a death benefit claim. Here’s what everyone needs to do as part of their role in the process.

Who	Responsibility
Your role	<ul style="list-style-type: none">– Fill out any forms sent to you– Give any further information to your claims case manager, if they ask for it– Keep your claims case manager updated of any changes, for example a change in contact details Note: You may also choose to use your Adviser or Solicitor to support you through the process.
Our role	<ul style="list-style-type: none">– Manage the claims process– Assign a dedicated claims case manager to:<ul style="list-style-type: none">– explain the claims process to you and guide you through your claim– answer any questions you may have– keep you updated on the progress of your claim– Determine who’ll receive a payment– Process the payment
The role of the Insurer (if the late member held insurance)	<ul style="list-style-type: none">– Review your documents– Tell you if they need more information to assess the insurance claim– Decide if an insured component of a death benefit can be paid, based on the policy definitions and information about the member’s insurance cover

4. The claims process



Step 1: Notify us

There are three ways you can start the death benefit claim.

- Call us on 1800 667 841, Monday to Friday 8:30am to 7:00pm (Sydney time)
- Email us at **north_claims@amp.com.au**
- Write to GPO Box 2915, Melbourne, VIC 3001

To begin the claims process, we will need some key information regarding the person who has passed away:

- First name, middle name and last name
- Their North client reference number, if known
- Date of birth
- Date of death

We need this information so we can make sure we are referring to the right person. We'll also need your contact details, such as name, email, phone number and postal address.

When we are notified, we will stop any advice fees and insurance premiums being deducted from the account.

While we process the claim, all assets will continue to be invested in line with the late members investment instructions unless we receive new instructions from a valid beneficiary or legal personal representative.

Need an easier way to inform multiple institutions that someone has passed away?

Notify the **Australian Death Notification Service** and they inform other institutions.

This is an online service and can make closing or transferring their accounts easier.

Step 2: Claim requirements

After we get notified of the claim, we'll send you a claims pack. The claims pack includes:

- A claim letter, which outlines the list of documents you need to give us (these help support your claim)
- Confirmation of a nominated beneficiary, if one is listed on the account
- An estimation of the late member's super account balance and whether there's a potential death insurance benefit (which is subject to insurer assessment and acceptance).

You will be assigned a dedicated claims case manager. Your claims case manager will be your point of contact during the claims process. If you contact us with any claim questions, they'll get back to you within a maximum of 10 business days.

Step 3: Assessment

- When we get 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.
- We work to identify anyone who might be entitled to the benefit. This ensures we follow legal requirements and act fairly under the guidelines we're required to follow.
- Once we have everything, we'll start assessing your claim. This can generally take anywhere from 3 to 6 months.
- During this process, we may need more information, especially if there are multiple claimants. This can add more time to the claims assessment process. Your claims case manager will contact you at least every 20 business days. They'll let you know how the process is going and tell you if there are any delays.

Where the late member had insurance

- We'll submit the claim to the insurer. They'll decide whether to accept or decline the insurance claim. They'll tell us 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.

Step 4: Decision

Who gets the death benefit claim payment depends on if the late member had a valid, non-lapsing nomination or binding nomination, or not. The death benefit claim amount includes the insurance component (if any) received from the insurer and the super balance.

- **If there's a valid, non-lapsing nomination or valid binding nomination:** We are bound by superannuation law to pay the nominated beneficiary.
- **If there's a non-binding nomination:** We'll consider the nomination, but we have the discretion to pay the death benefit to one or more of the late member's dependants and/or their legal personal representatives. We'll attempt to find all potential beneficiaries and decide who is the most appropriate.
- **If there's no nomination:** We'll follow the relevant fund rules and pay the death benefit to the member's estate. If we cannot pay the estate, it may use our discretion to determine the beneficiaries.
- **If there is a reversionary pension:** This pension will continue with the same investment and payment instruction with the reversionary pensioner which is either late member's spouse or child.
- **If there is no valid nomination or a non-binding nomination, we need to go through a process known as 'claims staking':** During claim staking, we'll generally tell potential beneficiaries how we intend to pay the death benefit. Potential beneficiaries have 28 days to raise an objection, if they don't agree with us. If we get an objection, we can't pay the death benefit until we resolve the objection.

Step 5: Outcome

Where there's no objection to our proposed death benefit payment decision, we'll ask you to give us:

- Payment instructions
- A completed Know Your Customer form, which we'll give to you to fill out
- Certified proof of identity from the relevant beneficiaries

(Note: We take your privacy and security very seriously and are committed to ensuring the protection of your personal information. We'll only ask you for the information we need to help and support your claim).

The total death benefit payable will include the late member's super account balance plus any insured benefit (if the late member held insurance and the insurer approves the claim).

5. How we make payments if the claim is approved

- We usually transfer the death benefit payment into the beneficiary's nominated bank account. We do this via electronic funds transfer. A beneficiary can also choose to get the benefit as an income stream (pension) in certain circumstances. Talk to your claims case manager if you're interested in this option.
- Payments to estates are usually made via electronic funds transfer to a bank account in the estate's name or to the solicitor's trust.

6. Tax and death benefit payments

General information on tax on death benefit payments made as a lump sum is outlined in the table below, detailing the tax payable for Australian residents.

Who gets the death benefit payment?	Is tax payable?
A dependant for tax purposes, which includes: <ul style="list-style-type: none">– A surviving spouse or de facto– Any child (under 18) of the late member– Any person financially dependent (including adult child) on the late members time of death– Any person in an interdependent relationship (including adult child) with the late member at the time of death	No
The legal personal representative of the late member's estate	No tax is deducted from the lump sum payments made to the estate/legal personal representative. The lump sum is taxed in the hands of the executor. The executor must withhold appropriate amount of tax prior to distributing to the beneficiaries who are not tax dependent.
A non-financial dependant of the late member or other person/s	Yes. The taxable portion will be taxed at 15% and any untaxed element will be taxed at 30% (plus the Medicare levy). If we don't have a tax file number of the non-dependant, tax will be paid at the highest marginal tax rate (plus the Medicare levy).

The table below provides general information on tax payable by Australian resident on death benefit payment taken as an income stream.

Who gets the death benefit payment?	Is tax payable?
A dependant aged 60 or over	No tax payable on tax free and taxed components of pension payments from death benefit income stream. Untaxed components of income stream are taxed at marginal tax rate (a tax offset may apply). Where your total income, including any Termed Allocated Pensions, exceeds the Capped Defined Income Stream Cap, tax may be payable.
A dependant under the age of 60	No tax payable on tax free and taxed components of pension payments from death benefit income stream, when the late member is aged 60 or over. Untaxed components of income stream are taxed at the marginal tax rate (a tax offset may apply). Yes, when the late member is aged under 60, tax is payable on the taxable portion, both taxed and untaxed components. The taxed component of the death benefit payment is taxed at marginal rates, less a 15% tax offset. The untaxed component is taxed at the marginal tax rate.
A dependant child of the late member under the age of 25	No, not when the late member was aged 60 or over. Yes, when the late member was aged under 60 the taxable portion (taxed and untaxed of the income is taxed at adult marginal rates less a possible tax offset for taxed component. The benefit payment must be paid as a lump sum (tax free) when the beneficiary turns 25, unless the dependant child has a qualifying disability. If this is the case, the child can elect to take a single lump sum or continue the income stream.
A non-financial dependant	Must be paid as a lump sum and can't be paid as an income stream.

Please note in the Taxation Act (Tax Act), the meaning of the term 'dependant' is slightly different to the meaning compared to its definition in the Superannuation Industry (Supervision) Act (SIS Act). For instance, the Tax Act does not classify a child over 18 as a dependant, whereas the SIS Act considers any child of the member as a dependant. Additionally, you might be regarded as a 'financial dependant' under the SIS Act but not under the Tax Act.

Visit the ato.gov.au for more information about tax and super death benefits or speak to the financial adviser.

We also recommend you get independent tax and financial advice, as everyone's circumstances are unique.

Frequently asked questions

Question	Answer
Who can get a death benefit payment?	Generally, a super death benefit payment can only be paid to: <ul style="list-style-type: none"> i. the late member's legal personal representative, and/or ii. one or more of their dependants (for superannuation purposes). If we're unable to find a legal personal representative or a dependant, after making reasonable enquiries, we may pay the benefit to another person.
Who is considered a dependant?	Dependants include the member's spouse (whether of the same or opposite sex) including de facto spouses, children and anyone who was financially dependent on the member, or in an interdependency relationship with them, when they pass away. A person must be a dependant on the date of the member's death to be a beneficiary. A spouse (whether of the same or opposite sex) including de facto spouses, is someone with whom the member is in a relationship that is on the relationship registry of a state or territory, 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. A child includes: <ul style="list-style-type: none"> i. an adopted child, a stepchild or an ex-nuptial child of the member ii. a child of the member's spouse, and iii. someone who is a child of the member within the meaning of the Family Law Act 1975. There is no age limit imposed on this definition. This means that an adult child can be a beneficiary, for a death benefit. Where we decide to pay to a child under age 18, we may need a surviving parent or guardian to accept the benefit in trust for the minor child or children. A financial dependent is someone who relied on the member to help them meet their daily living expenses and any shared financial commitments. An interdependency relationship exists when two people have a close personal relationship and live together, and one or each of them provides the other with financial and domestic support, and personal care. An interdependency relationship may also exist if two people have a 'close personal relationship' which does not meet the other criteria, because one or both suffer from a disability, or they are temporarily living apart. Note: This definition is for superannuation purposes, but the meaning in the Tax Act is different.

Question	Answer
Who is considered a legal personal representative?	The legal personal representative is an executor named in the late member's will. They can be granted Probate (which authorises the executor to manage the member's estate in accordance with the will). If there's no will, the legal personal representative is the administrator of the late member's estate. They'll be granted Letters of Administration. Probate and Letters of Administration are court orders granted by the Supreme Court of the State or Territory in which the late member passed away.
What if there are no dependants or legal personal representative?	If there are no dependants or legal personal representative, we'll consider paying the death benefit to another person, such as parents or siblings of the late member.
How long will the process take?	If we have a valid non-lapsing nomination or binding nomination it generally takes up to 3 months from the time we get the death certificate to process a claim. Otherwise, it usually takes up to 6 months. Find out more about beneficiary nominations in the frequently asked questions or to learn more visit nominate a beneficiary .
What if there's a non-lapsing or binding death benefit nomination on the account?	Where a member has a valid non-lapsing or a valid binding death benefit nomination at the time of their death, we're legally bound to pay the death benefit as per the nomination.
When is a beneficiary nomination invalid?	We'll automatically treat the nomination as though there was a no nomination. Some of the reasons that make a nomination invalid are: <ul style="list-style-type: none"> – any nominated beneficiary dies before the member dies – any nominated beneficiary (other than the legal personal representative) is not a dependant at the date of the member's death, or – the member's relationship changes after making the non-lapsing nomination form, for example, they got married (unless they married their nominated de-facto), entered a de facto relationship, got divorced or their de facto relationship ended If they cancelled their nomination without making another nomination, then we must pay the death benefit in accordance with the no nomination option.
What if there's non-binding nomination on the account?	Where there's a non-binding nomination, we'll consider any nominated beneficiaries. However, as we're not legally bound by the nomination, we'll need to decide how the benefit can be paid (in accordance with superannuation law and the fund rules). This is done after all potential beneficiaries are identified and we get the necessary documents.
What if the late member held a pension and nominated a beneficiary to get their pension? (This is reversionary beneficiary.)	If the late member held a pension, they may have nominated a reversionary beneficiary to get their pension. This pension will continue with the same investment and payment instructions. The late member's spouse or child can be nominated for this purpose. It's important to understand that a reversionary beneficiary nomination overrides any other beneficiary nominations.
How can I help speed up the claim?	We have a duty to pay a member's benefit without unnecessary delay. Generally, the easiest way to speed up your claim is to include all the documents we ask for with your application and to reply to requests quickly. Where we've been advised of a member's death and are unable to contact a beneficiary after several attempts, we must report and pay unclaimed super monies to the Australian Taxation Office (ATO). This is because we cannot ensure payment of the benefit to a person entitled to get the benefit. To learn more about ATO unclaimed monies, visit ato.gov.au .
What happens if I'm not happy with the decision?	If a claimant doesn't agree with how we propose to distribute the death benefit, they can submit a complaint within 28 days. Find out how we can help resolve your complaint . We'll review their concerns and provide a response. If they're not satisfied with our decision, they can contact the Australian Financial Complaints Authority (AFCA) . AFCA is an independent body. They're set up by the government to help resolve complaints relating to superannuation, including the payment of death benefits. We'll give you further details about this process and AFCA's contact details if needed. AFCA time limits may also apply. You can also learn more at afca.org.au/make-a-complaint
How long does the claim take to be assessed and a decision made?	It generally takes five business days to review your claim paperwork and decide next steps. If we don't have all the information we need, we can't progress your claim. It typically takes 2-3 months to fully assess a claim. For complex cases, involving multiple potential beneficiaries, it may take longer (up to, but generally not longer than 6 months). In most cases, once a decision is made, and there are no objections from the potential beneficiaries, the claim can be paid. If the claim is in dispute the benefit will not be paid until a response to the complaint has been given and there are no more objections. Your claims case manager will update you regularly on how the claim is progressing. You can also contact them at any time for an update.
Do I need legal representation?	We cannot advise you on legal issues that may arise out of your claim. It may become necessary for you to obtain legal advice. This is entirely up to you. Please note that: <ul style="list-style-type: none"> – we have a legal obligation to act in the best interests of our members and their beneficiaries

Question	Answer
	<ul style="list-style-type: none"> – all claims are assessed on a fair and reasonable basis – you'll need to pay for the costs involved in having your own legal representative

Definitions

Term	Definitions
Child	Includes both minor and adult children, as well as adopted, stepchild, or ex-nuptial child, 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.
Spouse (legal or de facto)	A spouse (whether of the same or opposite sex) including de facto spouses. is someone with whom the member is in a relationship that is on the relationship registry of a state or territory, 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.
Financially dependant	A person who is financially dependant is a person wholly, or partially, dependent on the late member at the date of death for necessary financial support, domestic support and personal support.
Interdependent	<p>An interdependent is where you're in an interdependency relationship with the late member when they die. To be an interdependent relationship, all the following criteria need to be met:</p> <ul style="list-style-type: none"> – you have a close personal relationship, that's not necessarily family – you live with the person – one or both of you give financial support, and – one or both give the other domestic support and personal care. <p>An interdependency relationship also includes two people who (whether or not related by family):</p> <ul style="list-style-type: none"> – have a close personal relationship, and – don't meet the other three criteria listed in the paragraph above because either or both suffer from a physical, intellectual or psychiatric disability.
Legal personal representative	<p>A legal personal representative is the person appointed by a court to manage the estate. This is usually an executor, if the member left a will. Or an administrator, if there was no will.</p> <p>If the member nominated their estate or legal personal representative, they can specify in their will how to distribute their super money. It's important that the will is up to date, so that a legal personal representative pays out super money according to the member's wishes.</p>
Non-lapsing nomination	A non-lapsing nomination doesn't expire and continues to apply until the member chooses to update or cancel it. However, the nomination becomes invalid if certain life events happen, like the member got married, divorced or the nominated beneficiary dies or is no longer a dependant.
Solvency	<p>Refers to the late members estate (their assets) being able to fully cover all their outstanding debts and financial obligations.</p> <p>Note that the Trustee can only pay to a legal personal representative that is solvent.</p>

Important Information

North Super refers to MyNorth and North Super and Pension, which are issued by N. M. Superannuation Proprietary Limited ABN 31 008 428 322, AFSL 234654 (N. M. Super) as trustee of the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598.

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Any tax and social security information is based on NMMT's current understanding of the applicable legislation. Any tax information provided is not considered to be personal tax advice and cannot be relied on as such. Whilst all effort has been made to ensure the accuracy of the information supplied, NMMT and its related parties are not responsible for any errors or omissions and do not accept liability for loss or damage to the reader or any other person.

You can read the **Financial Services Guide (FSG)** online for more information, including the fees and benefits that companies related to NMMT, N. M. Super and their representatives may receive in relation to products and services provided. You can also ask us for a hard copy.

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Contact us

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