



TASPLAN
Your Choice for Super

Guide to Making a Death Claim

This guide aims to assist claimants with what steps are required and the process Tasplan will follow.

Advising Tasplan

If you feel you need assistance you can always seek assistance from the Executor of the deceased's estate or your Solicitor.

If you are comfortable handling the initial death notification you can follow the requirements identified in this guide and either download the Death Benefit Claim Form from the forms section of the Tasplan website or call Tasplan on 1800 005 166 to request a form to be mailed to you.

Documentation Required

Before a death claim can be assessed copies of the following completed documentation need to be certified and provided along with the Death Benefit Claim Form:

- Full Death Certificate,
- Birth Certificate or an extract of Birth Entry,
- Official Cause of Death (if not recorded on the death certificate),
- Copy of Will (if there is one).

Certification may be provided by people in the following occupations:

Justice of the Peace	Notary Public Officer
Police Officer	Australian Diplomatic or Consular Officer
Legal Practitioner	Australian Post Employee (5 yrs service)
Finance company officer (must have 5 yrs continuous service with one or more finance corporations)	An officer with, or authorised representative of, a holder of an Australian Financial Services Licence (must have 5 yrs continuous service with one or more licensees)

Documents that may also be requested for processing of the claim:

- Grant of Probate,
- Letters of Administration, if there is no will.

Death Benefit Amount

The death benefit amount comprises the balance of the members account at the date the benefit is paid plus any death insurance cover the member may have been entitled to at the time of their death.

When Tasplan receives the certified copy of the Death Certificate the member's account balance is switched to the Cash investment option. This is done to protect the value of the account from potential negative returns whilst the claim is being finalised.

Some Death Benefit Claims are more complicated than others and may take some time to resolve.

Generally the death benefit amount is not subject to tax if paid to a Dependant. However tax applies to Non-Dependants and the rate of tax will vary depending on several factors such as the composition of the benefit at the time of payment.

Dependants

The Trustee is required to manage Tasplan in accordance with legislation and the Trust Deed of Tasplan. The Trust Deed stipulates a death benefit can only be paid to a dependant or a legal personal representative. The definition of Dependant is as follows:

“Dependant” in relation to a member means:-

- a) a spouse of the member which expression shall include a person who although not legally married to the member lives (or in the case of a deceased member was at the date of death of the member living) with the member on a bona fide domestic basis as the husband or wife of the member; or
- b) a child of the member including adopted child, step child, and ex-nuptial child; or
- c) any person in the opinion of the Trustee was at the date of death of that deceased member wholly or partially dependent financially on that member; or
- d) any person who in the opinion of the Trustee has or had at the relevant date a legally enforceable right to look to that member for financial support.
- e) any person who in the opinion of the Trustee was in an interdependency relationship with the deceased at the date of death of the deceased member.

An Interdependency Relationship is one in which two persons (whether or not related by family);

- 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 or
- two persons (whether or not related by family) have a close personal relationship but do not satisfy the other requirements of interdependency and the reason they do not satisfy the other requirements is that either or both of them suffer from a physical, intellectual or psychiatric disability.

A Legal Personal Representative (LPR) is the Executor named in the Will or if there is no Will, the person responsible for administration of the Estate.

In the event there is no dependant, the LPR may be required to obtain Letters of Administration through the court so the benefit can be paid to the Estate of the deceased.

Trustee Responsibilities

After receipt of notification of a member's death the Trustee must carry out the following steps;

- ensure all the required, correctly completed documentation has been provided,
- identify any potential beneficiaries and the basis of their relationship to the deceased,
- request payment of any insured benefits,
- if a Binding Nomination existed determine whether it is still valid,
- determine who the appropriate beneficiary or beneficiaries are and the amount of payment they should receive,
- notify all beneficiaries that expressed an interest in the benefit, of the decision and advise of the procedure if they wish to object,
- consider any objections or pay the benefit in accordance with the Trustee decision.

Contact Details

Phone: 1800 005 166 between 8.00 am and 8.00 pm
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This information is of a general nature only and does not take into account your particular financial needs, circumstances and objectives. You should assess your own financial situation before making a decision based on this guide. You may wish to seek the help of an adviser to do so.

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