

# How to claim a death benefit

NGS Super provides a standard level of death insurance automatically to all eligible members who are under the age of 65. The standard level of cover is four units of cover.

When a member dies, the death insurance cover that NGS Super provides pays the member's beneficiaries or estate a lump sum benefit payment. The amount of death cover depends on the member's age at the time of their death and the number of units of cover they held.

If the member has made a **non-binding nomination** for their preferred beneficiaries, or if they have not nominated their beneficiaries, it is up to the Trustee to determine who the benefit should be paid to. However, the Trustee will take into account any preferred beneficiary nomination the member has made. This process can take some time to complete. If the member has a **valid binding nomination** for their beneficiaries, the Trustee will pay the benefit to these beneficiaries.

These are the steps to take to make a Death benefit claim:

What the beneficiary or executor does	What we will do
<p><b>Step 1</b></p> <p>The member's beneficiaries or the legal representative notify NGS Super of the member's death.</p>	<p>NGS Super will advise the nominated contact (dependant, executor or solicitor) of claim requirements.</p>
<p><b>Step 2</b></p> <p>NGS Super will need some or all of the following documents:</p> <ul style="list-style-type: none"> <li>▪ a certified copy of the member's Death Certificate</li> <li>▪ a certified copy of the member's will</li> <li>▪ a certified copy of the Grant of Probate or Letters of Administration (if necessary)</li> <li>▪ a certified copy of the member's birth certificate</li> <li>▪ a certified copy of any marriage certificate</li> <li>▪ a certified copy of all Orders issued by the Family Court, such as Divorce Decree Nisi and/or Absolute Orders, all Financial Orders and maintenance orders, (if applicable)</li> <li>▪ a certified copy of the dependant's birth certificate</li> <li>▪ proof of relationship.</li> </ul>	<p>The claims process will begin once NGS Super has received the relevant documents. When we receive the member's death certificate, we transfer the member's account balance to the Cash option to ensure stability of value.</p> <p>This claims process is in place to ensure that the member's benefit is paid to the appropriate beneficiaries.</p> <p>The time it takes for a death claim to be decided can vary greatly. A straightforward claim (for example, where there is a valid binding nomination of beneficiary) may be decided within six to eight weeks. However a complicated claim may take many months to determine.</p>
<p><b>Step 3</b></p> <p>(Where the member has not made a valid binding beneficiary nomination only).</p> <p>A family member or the member's legal representative will need to complete a Statutory Declaration to provide information to the Trustee about the member's dependants and personal circumstances at the time of the death. The executor of the will may also be involved in this part of the process.</p>	<p>The Trustee (NGS Super) makes a decision based on the documents and evidence it has been provided, on:</p> <ul style="list-style-type: none"> <li>▪ how much (if any) of the member's superannuation benefit should be paid to particular beneficiaries, and</li> <li>▪ how much (if any) of the benefit should be paid to the member's estate.</li> </ul> <p>The interested parties are notified of the decision and if there is no dispute, the payment will be made.</p> <p>If the interested parties are not satisfied with the decision, they can lodge a complaint through NGS Super's complaints process.</p>

## Do you need more information?

Further information about insurance options is detailed in the *Member Guide*.

If you would like to know more about death insurance, or would like to make a claim please phone our NGS Super Customer Service Team on **1300 133 177**, Monday to Friday, between 8am and 8pm (AEST) or visit the website at **www.ngssuper.com.au** to download a copy of the *Member Guide* (Product Disclosure Statement).

### Further information

NGS Super has representatives who can provide you with general advice and explain the options available through NGS Super.

- NSW/ACT call Kathy Alexander, Dee Duke or Jorjet Issavi on **(02) 9273 7900**
- QLD call Tana Brink or Neil Kent on **(07) 3874 8300**
- SA/NT call Elaine Facchino or John Pedersen on **(08) 8418 2400**
- Vic/Tas call Laurie Buchanan on **(03) 9811 0502**
- WA call Jon Cheney on **0488 188 344**

### NGS financial planning service

NGS Super members are also entitled to

- free personal advice on single issues related to NGS Super, and
- a free initial consultation for a financial plan

through our financial planning service. We also offer low fixed fees for financial plans – no hidden costs or commissions.

For further information, or to make an appointment, please call the number below.

### Contact us

**1300 133 177**

Email: [www.ngssuper.com.au/contact-us](http://www.ngssuper.com.au/contact-us)

Website: [www.ngssuper.com.au](http://www.ngssuper.com.au)

Fax: **(03) 8640 0813**



### Important information

This is general information only – it does not take into account your objectives, financial situation or needs.

Please assess your own financial situation, read the *Member Guide* (Product Disclosure Statement) for any product you may be thinking of acquiring and consider seeking professional advice before acting on this information.

The NGS financial planning service is offered to members of NGS Super (ABN 73 549 180 515) through an arrangement with Mercer Financial Advice (Australia) Pty Ltd (ABN 76 153 168 293) (MFA) which holds Australian Financial Services Licence No. 411766 authorising the provision of financial advice.

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