

HOW TO MAKE A DEATH BENEFIT CLAIM

Making it super simple.

FACT SHEET

NGS Super provides a standard level of life cover automatically to all members who are eligible for cover prior to age 70*. The standard level of cover is five units of cover for NGS Plus members (four units for NGS General members).

When a member dies, the life cover that NGS Super provides will pay the member's beneficiaries or estate in the form of a lump sum benefit payment. The amount of cover depends on the member's age at the time of their death and the number of units and type 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 as well as the member's will. 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 as there is no discretion to do otherwise.

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for those who understand the true meaning of wealth.

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

What the beneficiary or executor does	What we will do
<p>Step 1</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>Step 2</p> <p>NGS Super will need some or all of the following documents:</p> <ul style="list-style-type: none"> · a certified copy of the member's Death Certificate · a certified copy of the member's will · a certified copy of the Grant of Probate or Letters of Administration (if necessary) · a certified copy of the member's birth certificate · a certified copy of any marriage certificate · 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) · a certified copy of the dependant's birth certificate · proof of relationship. 	<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. 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 much longer to determine. It depends on the timeliness of the receipt of all the required documents.</p>
<p>Step 3</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, such as:</p> <ul style="list-style-type: none"> · how much (if any) of the member's superannuation benefit should be paid to particular beneficiaries, and · how much (if any) of the benefit should be paid to the member's estate. <p>The interested parties are notified of the decision and if there is no dispute, the payment will be made.</p> <p>In general, dependants and interested parties are given notice of the Trustees' planned distribution and have time to respond and/or disagree.</p> <p>If the interested parties are not satisfied with the decision, they can lodge a complaint through NGS Super's complaints process.</p>

* Life cover provided to age 75.

Do you need more information?

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

If you would like to know more about life cover, 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 AEDT) or visit the website at **www.ngssuper.com.au** to download a copy of the *Member Guide* (Product Disclosure Statement).

More 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, Jorjet Issavi or Myriam Chrystal on **(02) 9273 7900**

QLD call Tana Brink or Neil Kent on **(07) 3874 8300**

SA/NT call Elaine Santos or Thomay Gatis on **(08) 8418 2400**

VIC/TAS call Laurie Buchanan on **(03) 9811 0502**

WA call Jon Cheney on **(08) 6282 0181**

NGS financial planning service

NGS Super members are also entitled to a free initial consultation for general advice relating to your personal circumstances 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

Website: www.ngssuper.com.au

Facsimile: (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.

www.ngssuper.com.au
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