



Making a death  
benefit claim.

## Our commitment to you

If you've recently experienced the loss of a loved one, this will likely be a very difficult and stressful time for you and your family. And we understand that for many people, the process of making a death claim can add to the challenge you're already experiencing. That's why we strive to provide a claims service that's fair, transparent, and as straightforward as possible – for our members and for their beneficiaries – to ensure claims are assessed and finalised as quickly as possible.

And while every claim can be different depending on personal circumstances, we treat all of our claimants with compassion, dignity and respect. Our commitment is to you, and we're here to support you every step of the way.

## Important information

Issued by Togethr Trustees Pty Ltd ABN 64 006 964 049, AFSL 246383 ("Togethr"), the Trustee of Equipsuper ABN 33 813 823 017 ("the Fund"). Catholic Super is a division of the Fund. The information contained in this handbook is general advice and information only and does not take into account your personal financial situation or needs. You should consider whether this information is appropriate to your personal circumstances before acting on it and, if necessary, you should seek professional financial and legal advice. Where tax information is included, you should consider obtaining taxation advice. Before making a decision to invest in Catholic Super, you should read the Product Disclosure Statement (PDS) and Target Market Determination (TMD) for the product which are available at [csf.com.au](https://www.csf.com.au) Eligibility criteria apply for insurance and the insurer is MetLife Insurance Limited (ABN 75 004 274 882 AFSL 238096). Financial advice may be provided by Togethr Financial Planning Pty Ltd (ABN 84 124 491 078 AFSL 455010), trading as Catholic Super Financial Planning – a related entity of Togethr.

# Inside.

- 4 Overview
- 6 Who can claim a death benefit?
- 8 The claims process at a glance
- 10 How to make a claim
- 14 If you don't agree with the outcome of the claim
- 16 How death benefits are taxed
- 18 When death cover won't be paid by the insurer
- 20 How to certify documents
- 22 Support directory



# Overview.

When it comes to making a death benefit claim it can be difficult to know where to start – but you’re not alone. We’re here to help you understand what’s involved in making a claim, and to support you every step of the way. This handbook provides information on how to apply for a death benefit payment after a member of Catholic Super has passed away.

## What is a death benefit?

A death benefit is payable when a member has passed away. The death benefit can be made up of:

- the member’s super or retirement income account balance
- *and* any death insurance cover the member may have had at the time of their passing,
- *less* any charges or taxes that may apply.

Our insurer assesses whether any insured benefit is payable, and we, as the Trustee of Catholic Super, assess and determine who’s eligible to receive a payment.

## Death benefits are typically not covered by a member’s will

Unlike other assets, such as the family home or a car, super benefits don’t form part of the late member’s estate. As a result, even if the member who has passed away has a will, death benefits are not automatically paid in accordance with the will. Instead, death benefits are paid in accordance with the *Superannuation Industry Supervision Act (SIS) 1993* (the Act) and the Catholic Super Trust Deed.

The Trustee may still refer to a will for guidance in understanding the member’s personal circumstances and wishes.

Learn more about who can claim a death benefit on page 6.

## Our role as Trustee

As the Trustee of Catholic Super, we have a duty to act in the best financial interests of our members and beneficiaries. We’re here to provide support at a time when it’s needed the most.

Our primary role is to oversee the claim process. This includes the conduct and timeframes of the insurer and our service providers (as well as our own team), to ensure your claim is processed efficiently, fairly, and without unnecessary delays.

Part of our role as Trustee is also to identify eligible beneficiaries, and to determine who may be eligible to receive all or a portion of the death benefit payment. Any of the decisions we make – such as who the claim will be paid to and in what proportions – are made according to the Act and the member’s wishes where we are bound to do so.

When we’re notified that a member has passed away, we also take steps to ensure the late member’s account balance is protected from the negative impacts of any sudden short-term volatility in the market while the outcome of the claim is still being determined.

We do this by investing the member’s account balance in the Cash investment option, including any death insurance cover the member may have.

## The role of our insurer

Insurance cover for Catholic Super members is currently provided by MetLife Insurance Limited (MetLife) ABN 75 004 274 882, AFSL 238 096. MetLife is a leading provider of life insurance, committed to helping Australians protect the lifestyle they love and delivering exceptional service. MetLife assesses, manages and pays claims covered by the insurance policies they provide. Catholic Super works with MetLife to ensure eligible claims are paid as quickly as possible.

## Can a death benefit be used to pay funeral expenses?

Superannuation law doesn’t provide for funeral expenses to be paid from a death benefit. If you pay for the funeral expenses of the member who’s passed away, this alone does not automatically mean you’ll be considered a dependant and eligible to receive a benefit or payment.

## We’re here to help

Remember, our team is here to support and guide you if you need to make a claim. If you’d like assistance:

Call us  
**1300 655 002**  
Monday to Friday  
8:30am-6:00pm AET

Visit our website  
**[csf.com.au/claims](https://csf.com.au/claims)**

Email us  
**[info@csf.com.au](mailto:info@csf.com.au)**



# Who can claim a death benefit?

Superannuation law and the Catholic Super Trust Deed determine who a death benefit can be paid to. In this section you'll find information about eligibility to claim, and some commonly used legal terms.

## Eligibility for a death benefit

A death benefit is generally paid to a dependant (or dependants) of the deceased member, or to their legal personal representative (LPR). If the member doesn't have any dependant(s) or an LPR, we may use our discretion as the Trustee to pay the benefit to another person.

## What is a 'dependant'?

A **dependant** includes any one of the following:

- a legal or de facto spouse (regardless of gender)
- children, including minor and adult children, adopted or stepchildren, and children who are a product of a de facto or same-sex relationship (financially dependent or minor children will be considered first)
- any person who is wholly or partially financially dependent on the member, who relied on the member to help them meet their daily living expenses, such as utility and household expenses, rent and shared financial commitments. We consider the payment of education or medical expenses for a child, and making child support payments, to be financial support of the child, and
- any person with whom the member had an 'interdependency relationship'.

## What is an interdependency relationship?

An **interdependency relationship** includes two people (whether or not related by family) if:

- they 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.

An interdependency relationship may also exist if two people have a 'close personal relationship' but cannot satisfy all the other requirements because either or both have a physical, intellectual or psychiatric disability or because they are temporarily living apart (e.g. overseas or in prison).

## What does the law say?

In accordance with the *Superannuation Industry Supervision Act (SIS) 1993*...

- To be considered for the payment of a death benefit, you need to be a dependant at the time the member passed away or the LPR of the late member's estate. A spouse and children under the age of 18 will be considered first over adult children who were not financially dependent on the late member. We can only consider another person if there are no other financial dependants claiming.

In accordance with the *Income Tax Assessment Act (ITAA) 1997*...

- The *Income Tax Assessment Act (ITAA) 1997* determines if a claimant needs to pay tax on any benefit received.
- The assessment of any tax payable is only completed once the Trustee has determined and approved a beneficiary. Refer to page 16 for more information on how death benefits are taxed.

Generally, it's unlikely that adult children will be considered to have an interdependency relationship with their parents, unless:

- it's determined that the child (over the age of 18) had given up work to care for the parent and received no financial support from anyone, other than the parent, during that time, or
- the parents are caring for a minor or adult child who is disabled or suffering from a serious illness, and would provide extraordinary support which would surpass the support provided in a normal parent/child relationship.

Detailed evidence is always required to demonstrate interdependent relationships and financial dependency.

## What is a legal personal representative?

A **legal personal representative (an LPR)**, is the person responsible for managing the estate of the member who has passed away, either as:

- the executor of the deceased's will or the person granted probate by the court certifying the will is valid and confirming the appointment of the executor/s of the will, or
- the administrator, if the deceased did not leave a will. The administrator is granted a 'letter of administration' through the court.

## If there's a beneficiary nomination

When a member makes a beneficiary nomination for their super, it helps the Trustee to understand how they want their benefits distributed when they pass away. There are different types of beneficiary nominations: binding, non-binding and reversionary. These nominations can determine how a claim will be distributed and paid.

### Binding nomination

A **binding nomination** legally instructs the Trustee to pay the death benefit according to the late member's nomination, as long as it's valid. Binding nominations must be renewed every three years, and the beneficiaries must qualify as dependants, interdependants, and/or the LPR in accordance with superannuation law.

### Non-binding nomination

A **non-binding nomination** (sometimes also called a 'preferred' nomination), is not legally binding on the Trustee. We'll consider all nominated beneficiaries, but we're not bound by the nomination. For example, a spouse (including de facto) and minor children will be given priority over adult children and claimants that were not financially dependent on the member.

Ultimately, the Trustee will determine who receives the death benefit and in what proportions the benefit is to be paid.

### Reversionary nomination

A **reversionary beneficiary nomination** is only available to members with a Retirement Income account. We'll continue to pay the late member's account balance as a regular income stream to the individual the late member has nominated, as long as the nomination is valid. You can find out more about reversionary beneficiaries on page 11.

For more information on beneficiary nominations, please visit our website: [csf.com.au/beneficiaries](https://csf.com.au/beneficiaries)



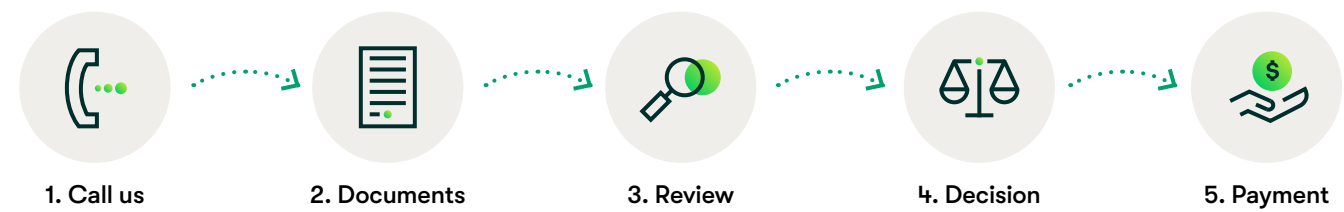
# The claims process at a glance.





# How to make a claim.

If you need to make a death benefit claim, we're here to support you. Every claim is different, and the time it takes to assess a claim can vary. But in each case, we're here to make the process as straightforward as we can. In this section, you'll find our 5-step claims process and answers to some of the questions you may have about making a death claim.



## 1. Call us

You should notify us as soon as possible. You can call our team directly on **1300 655 002**, Monday to Friday, 8:30am to 6:00pm AET. We'll help you with the first steps of the claim and let you know what's involved with the overall process. You'll need to have the late member's account details handy. In addition:

- we'll need details of the late member's member number, date of birth, and the date they passed away
- we'll also ask if you can assist by providing the contact details of any other possible beneficiaries, and
- we may ask some additional questions to ensure we send you the information that's most appropriate for your situation.

## 2. Documents

### Claim forms

Once you've contacted us about your claim, we'll provide you with claim forms that will need to be completed for all potential beneficiaries.

### Supporting documents

In addition, we'll also request copies of the following supporting documents:

- proof of identity for the late member
- the late member's death certificate, which should also include their cause of death
- proof of identity for all people claiming the benefit (including a legal guardian claiming on behalf of a minor child)

- the late member's marriage or divorce certificate (if applicable)
- a copy of the late member's will (if available)
- copies of 'letters of probate' or 'letters of administration' (if applicable), and
- birth certificates for any minor children who may be claiming.

Anyone nominated as a reversionary beneficiary (this is a specific type of beneficiary nomination available to members with a Retirement Income account), will also be given a *Retirement Income application* to complete.

### Certifying supporting documents

All supporting documents will need to be certified as true copies of the originals before they're provided to us. For more information on the forms of identification we accept and how to certify documents, please refer to 'How to certify documents' on page 20.

Take the time you need to understand and gather the information required. We'll be able to progress the claim once we have the necessary information from all potential beneficiaries. And remember, we're here to help if you have any questions, or if you need additional support.

## 3. Review

Once we've received all the information we need, we'll start reviewing the claim.

If the late member had death cover through Catholic Super when they passed away, our insurer will determine if a death benefit is payable under the insurance policy. If further information is required, we'll let you know.

We'll contact you if we have any questions or if we require more information to assist in reaching a decision.

We aim to finalise claims as quickly as possible. In most cases, death claims can be finalised within four months after all the necessary documentation has been submitted. However, the timeframe may vary depending on the complexity of the claim.

Claims with a valid binding beneficiary nomination for example, or where there is just one beneficiary, are typically processed more quickly. Our priority is to ensure the death benefit is paid to the rightful recipients. This can mean that more complex claims, such as those involving multiple beneficiaries with different circumstances, or cases where we receive an objection to our decision regarding who to pay the benefit to, may take longer to resolve (possibly up to 12 months or more).

We'll keep you updated throughout the process. If you're experiencing difficulties, we're here to work with you and provide support where possible. Remember, you can call our team directly on **1300 655 002**, Monday to Friday, 8:30am to 6:00pm AET.

## 4. Decision

A decision is reached by the Trustee as well as the insurer (where applicable).

- Once all the documents have been received, the insurer will decide whether to accept or decline the claim for the death sum insured (where applicable).
- We, as the Trustee, then decide who the total benefit will be paid to and in what proportions.

Any decision about who is eligible to receive a payment will be influenced by whether the late member had made a binding, reversionary or non-binding beneficiary nomination. As stated earlier, we make our decisions in accordance with the Act and the Catholic Super Trust Deed. Once a decision is reached, we'll notify all claimants to advise them of the outcome.

In some cases, we provide claimants with 28 days to provide any additional information that might support their claim in relation to a decision they don't agree with. This process is referred to as making an 'objection' (and sometimes 'claim staking'). All objections are treated as formal complaints which we try to resolve through mutual agreement. Please refer to page 14 if you'd like more information on what to do if you don't agree with the outcome of a claim.

Not all death claims include an insured amount, but when they do, if the insurer declines the payment of the insured

amount, we'll undertake an independent review and work with the insurer to ensure the decision is thoroughly and properly reviewed and considers all the existing evidence as well as any new evidence. Refer to page 18 to find out more about when death cover won't be paid by the insurer and what to do if you don't agree with this decision.

## 5. Payment

When the claim is ready to be paid, payment may be made in one of the following ways, depending on the beneficiary's circumstances and preferences:

- via electronic funds transfer directly into a bank account, or
- by cheque, or
- in the form of a regular income stream or retirement income payment (this option is available to certain eligible dependants).

### If you're a reversionary beneficiary

If you've been nominated as a reversionary beneficiary (and that nomination is valid), the late member's retirement income account will pass to you provided you're an eligible dependant at the time of the member's death. You'll need to provide us with your personal information, contact details, and your relevant bank account details so we can continue to make the regular payments. Once this is done, you can then change any of the account features to suit your needs, including how the account is invested, as well as the frequency and amount of payments. You can also choose to withdraw a partial lump sum or close the account.

Please note, by law, the following rules apply to retirement income accounts that have passed to reversionary beneficiaries as a death benefit:

- You cannot transfer the death benefit retirement income account back into an accumulation account (a super account). However, you can choose to withdraw partial lump sums on request, or you can close the account and withdraw the remaining balance as a payment to you (which you may then be able to transfer back into a super account if you're eligible to do so).
- As Trustee, we must ensure that minimum pension payments have been made for the financial year in which the late member passed away. This means we may need to calculate and pay a pension payment to you before we can process any other payment requests from you. For example, if you request to withdraw a partial lump sum or close the account and withdraw the remaining balance, we must make sure the minimum payments have been made first, before we can fulfil your request.

Please also refer to page 16 for important information about receiving a retirement income account as a result of a reversionary beneficiary nomination, and the impact of the 'transfer balance cap'.



To find out more about Catholic Super's Retirement Income accounts, including the key features and relevant fees and costs, please refer to the Product Disclosure Statement (PDS) and Target Market Determination (TMD) that's available on our website at [csf.com.au/pds](https://csf.com.au/pds)

You can also contact our team on **1300 655 002** for more information or to request a copy of the PDS.

#### If we can't reach a beneficiary

If we've determined to pay an amount to a beneficiary but we're unable to contact them after several attempts, we must report and pay unclaimed super monies to the Australian Taxation Office (ATO). To find out more about ATO unclaimed monies, please visit the ATO website at [ato.gov.au](https://ato.gov.au)

#### If the claim is being paid to minor children or others not able to manage their finances

Sometimes a beneficiary may be unable to manage their finances. For example, they may be a minor, or they may be experiencing some form of incapacity and are unable to manage their own affairs.

In these cases, it may be appropriate for us to pay the benefit via a legal guardian, a power of attorney, or a trustee, such as the Public Trustee.

The appointed person will be responsible for establishing a trust account for the benefit to be paid into. The trust account will hold the super balance and any insurance benefit, if applicable, until the minor/beneficiary reaches a specific age.

The appointed trustee of the trust account is responsible for administering the account in line with the rules outlined in the account's trust deed. The funds and/or assets are generally used for the beneficiary's education and financial support.

Under some circumstances, payment of a death benefit to a dependent child, aged between 18 and 25, can also be made as retirement income payments. Payments will generally stop on or before the child's 25th birthday and any remaining benefit must be paid as a lump sum tax-free payment directly to the child. If the dependent child has a permanent disability, the retirement income payments may continue.





# If you don't agree with the outcome of the claim.

## You can lodge an objection

If you don't agree with the proposed distribution of the death benefit you have 28 days from the date you received the notification letter to object and provide further evidence that might support your claim.

We'll review any objection received within this 28-day timeframe, and we'll also notify any other beneficiaries that an objection has been received.

All objections are treated as formal complaints, which we try to resolve via our internal complaints resolution process within 90 calendar days of receiving the objection.

- **Once our review of the objection is complete**

We may decide to maintain the original decision, or we may change the decision based on the validity of each objection and supporting information.

- **If we change our decision**

We'll notify beneficiaries, who will then have another 28 days to lodge an objection to our new decision.

- **If we maintain our decision**

All potential beneficiaries who remain dissatisfied with the decisions we make will have 28 days from the date they receive a final notice to lodge a complaint with the Australian Financial Complaints Authority (AFCA). In these circumstances, no benefit payment can be released until we receive a formal outcome from AFCA.

## External complaints procedure

If you're still not satisfied with the decision we reach, you may refer the complaint to AFCA.

Please note that complaints can generally only be lodged with AFCA if you have followed the internal review process as outlined above, or if the Trustee has failed to make a decision within 90 days of receiving an objection.

You must lodge your complaint with AFCA within 28 days of receiving notice of the Trustee's final decision on your complaint.

- **If AFCA accepts the complaint**

They will try and help you and the Fund reach a mutual agreement through conciliation.

- **If conciliation is unsuccessful**

The complaint will be referred to AFCA for a determination.

Payment of the benefit (if applicable) will be suspended until the matter is resolved by AFCA.

If a complaint is not lodged with AFCA within the 28-day limit, the Trustee will proceed to make the payment in accordance with its decision, as outlined on page 11.

For a copy of our complaints resolution process, please call us on **1300 655 002**, Monday to Friday 8:30am to 6:00pm AET, or visit our website at [csf.com.au/complaints](https://csf.com.au/complaints)





# How death benefits are taxed.

Different tax treatments may apply to death benefits, depending on how the benefit is paid (i.e. if it’s paid as a lump sum or as an income stream), and who it’s being paid to.

### If the beneficiary is a dependant

If the death benefit is being paid to someone who’s considered a dependant (refer to page 6 to see who can be a dependant), generally, the benefit won’t be taxed. Typically, a spouse or partner is automatically considered to be a dependant for tax purposes, as are dependent children. Adult children aged 18 and over are no longer considered to be dependants, unless they were financially dependent on the member who’s passed away.

### Death benefits paid to non-dependant beneficiaries

If a death benefit is paid to adult children or other non-dependant beneficiaries, the super death tax may apply. That’s a tax of 15% on any taxable components of the late member’s benefit. The Medicare levy may also apply.

### Calculating the tax payable

The *Income Tax Assessment Act (ITAA) 1997* determines if a claimant needs to pay tax on any benefit received. The assessment of any tax payable is only completed once the Trustee has determined and approved a beneficiary.

### Consider getting help from an expert

Tax on death benefits can be complicated and will depend on each individual’s circumstances. We recommend you speak to a Catholic Super Financial Planner\* to understand how this will impact any benefits paid. Call us on **1800 065 753** to arrange an over-the-phone appointment today.

\* Financial advice may be provided by Togethr Financial Planning Pty Ltd (ABN 84 124 491 078 AFSL 455010), trading as Catholic Super Financial Planning – a related entity of the Fund.

Death benefits are usually made up of two components: a taxed element and an untaxed element. Refer to the ATO website at **ato.gov.au** for more information on these components.

If we’re paying the benefit as a retirement income stream, we calculate these components and any tax payable before the benefit is paid. PAYG tax may be withheld before the income is paid (refer to page 17).

In cases where we’re paying a benefit to an estate, the legal personal representative of the estate is responsible for withholding any tax that applies to payments made to non-dependants.

The table on page 17 provides more information on how death benefits are usually taxed.

### Information for reversionary beneficiaries

**A word on the transfer balance cap**

The ATO keeps a record of how much super an individual transfers into the retirement phase (for example into one or more retirement income accounts). It’s referred to as your ‘transfer balance account’ And importantly, a limit applies to how much money you can transfer into the retirement phase (this is called the ‘transfer balance cap’).

**If you go over your personal cap**

If you exceed your personal transfer balance cap, you may need to:

- withdraw the excess amount as a lump sum, or
- transfer the excess amount back into a super account (if you can), or
- pay tax on the notional earnings related to the excess amount.

**What we report to the ATO**

When you receive a death benefit retirement income account as a result of a reversionary nomination, we’ll report it to the ATO when you first became eligible to receive payments from the account. This will usually be the date of death of the late member. The ATO will then include the value of the reversionary retirement income account in their transfer balance account calculations for you 12 months after the member’s date of death. This provides you with some time to consider any tax or other implications that might apply in your circumstances, and to seek financial advice if you’d like to.

**Find out more about your transfer balance account and cap**

You can view your personal transfer balance account information, including the amount of your personal transfer balance cap, when you log into your myGov account via the ATO online services at **my.gov.au**

You can also find out more about excess transfer balances on the ATO website: **ato.gov.au**

### Taxation of death benefits

How the benefit is paid	Age of the late member	Age of beneficiary	Tax treatment of taxed element	Tax treatment of untaxed element
Superannuation lump sum paid to a dependant	Any age	Any age	Tax free	Tax free
Superannuation lump sum paid to non-dependant	Any age	Any age	Taxed at a maximum rate of 15% (plus Medicare levy)*	Taxed at maximum rate of 30% (plus Medicare levy)*
Retirement Income account paid to a dependant	60 yrs or more	Any age	Tax free	Taxed at marginal rates with a 10% tax offset
	Any age	60 yrs or more	Tax free	Taxed at marginal rates with a 10% tax offset
	Under 60	Under 60, and children 18-25**	Taxed at marginal rates with a 15% tax offset	Taxed at marginal rates with no tax offset
Benefits paid to an estate	Any age	Any age	Legal representative of the estate to withhold any tax that applies to payments made to non-dependants	Legal representative of the estate to withhold any tax that applies to payments made to non-dependants

\*Plus Medicare levy of 2%

\*\* Children between ages 18 and 25 who are financially dependent. When the dependant turns 25 the remaining benefit must be withdrawn as a lump sum (tax free) payment, unless the dependent child has a disability as defined in legislation.



# When death cover won't be paid by the insurer.

A death benefit may include the account balance of the member who's passed away, plus any additional insured amount for death cover. In some circumstances, the *insured death cover* component may not be payable. These are outlined below.

## An insured benefit won't be paid in the following circumstances

Our insurer will not pay the death benefit where the member's death is caused, wholly or partly, directly or indirectly as a result of:

- war or an act of war whilst the member was an active participant in that war; or
- unlawful participation in an act of terrorism; or
- committing an illegal or criminal act; or
- having travelled to a country listed on the Department of Foreign Affairs & Trade website [dfat.gov.au](https://dfat.gov.au) as being subject to a 'Do no travel' warning; or
- an illness or injury that is excluded while the member's cover is limited cover.

For any increase in cover the member applied for and was then accepted for following underwriting, or while the member was covered by interim accident cover, no claim will be payable if it arises directly or indirectly as a result of:

- death caused by suicide in the 13 month period commencing from the day that the member's increase in cover was accepted;
- disablement caused by intentional self-inflicted injury or attempted suicide regardless of whether the member was sane or insane at the time; and
- any other exclusions advised to the member at the time of underwriting.

For any increase in cover provided following a life event, no claim will be payable if it arises directly or indirectly as a result of:

- death caused by suicide; or
- disablement caused by intentional self-inflicted injury or attempted suicide, regardless of whether the member was sane or insane at the time.

No claim will be paid where the payment would expose the insurer or Catholic Super to any sanction under a United Nations resolution, or any other applicable sanctions, laws, or regulations.

## Duty to take reasonable care not to make a misrepresentation

When a member applies for insurance through the Fund, they have a legal duty to take reasonable care not to make any misrepresentations to the insurer – such as a false answer, or an answer that's not entirely true or provides only part of the truth. This also applies when a member makes changes to their insurance cover, such as increasing their cover or reinstating their cover.

If the insurer finds that a misrepresentation occurred, this can impact the outcome of a claim. For example, the insurer may choose to cancel the member's cover, change the amount of cover being provided, or change the terms of the cover provided to the member. If this has occurred, it may result in some or all of the claim being declined.

### If you need to make a complaint

If you don't agree with the insurer's decision to decline the death sum insured, you can make a complaint to the Fund.

Call us:

**1300 655 002**

Monday to Friday 8:30am to 6:00pm AET.

Visit our website:

**[csf.com.au/complaints](https://csf.com.au/complaints)**





# How to certify documents.

A certified copy is simply a photocopy of an original document, which has then been witnessed, signed and stamped as being a ‘certified true copy’ of the original by an authorised person. Please note that we cannot accept a photocopy of certified documents.

## Which documents can I use to prove my identity?

The documents listed below can be used to prove your identity. Any documents you provide must be certified as true copies by a person who is authorised to certify documents.

A certified copy of **ONE** of the following documents **ONLY**:

- Current driver's licence issued under State/Territory law
- Passport
- Current card issued under a State or Territory for the purpose of proving a person's age
- Current national identity card issued by a foreign government for the purpose of identification

OR

A certified copy of **ONE** of the following documents:

- Birth certificate or extract
- Citizenship certificate issued by the Commonwealth
- Pension card issued by Centrelink that entitles the person to financial benefits

AND

A certified copy of **ONE** of the following documents:

- Letter from Centrelink, in the last 12 months, regarding a Government assistance payment
- Notice issued by a Commonwealth, State or Territory Government or local council within the past three months that contains your name and residential address. For example, an ATO Notice of Assessment or a Rates Notice from your local council

## What's the correct way to certify documents?

All copied pages of original supporting documents or proof of identity documents need to be certified as true copies. To do this, the authorised person must:

- sight the original and the copy and make sure both documents are identical
- make sure all pages have been certified as true copies by writing or stamping ‘certified true copy’ on each page
- sign, print their name, print their qualification (e.g. Justice of the Peace, Australia Post employee etc) and registration number (if applicable) on each page, and
- date their certification (must be within 12 months of receiving the document to certify) also on each page.



## Who can certify documents?

The following people are commonly authorised to certify documents:

- Pharmacist
- Justice of the Peace
- Notary Public
- Medical practitioner or nurse
- Police officer
- Accountant (CA/CPA)
- Legal practitioner
- Financial planner (Officer with or Authorised Representative of an Australian Financial Services Licensee) (with two years' experience)
- Full-time teacher (school or tertiary)
- Bank/credit union/building society officer (with two years' experience)
- Permanent employee of a Commonwealth, State/Territory or local government (with two years' service)

## Who can certify documents outside Australia?

Outside of Australia, the following people can be used to certify documents:

- An authorised staff member of an Australian Embassy, High Commission or Consulate
- An authorised employee of the Australian Trade Commission who is in a country or place outside Australia
- An authorised employee of the Commonwealth of Australia who is in a country or place outside Australia
- A Member of the Australian Defence Force who is an officer or a non-commissioned officer with two or more years of continuous service
- Notary Public from a country ranked from 1 to 129 in the latest Transparency International Corruptions Perception at [transparency.org](https://www.transparency.org)

## Have you changed your name?

If you've changed your name, you must provide a certified copy of the relevant name change document. For example – a marriage certificate, deed poll, decree nisi/divorce order, or change of name certificate issued by the Births, Deaths and Marriages Registration office.

For more information on proof of identity, please head to our website at [csf.com.au/super-forms](https://csf.com.au/super-forms) and click on 'Update account details' for our *Proof of identity guide*. If you're having trouble providing the documents needed to prove your identity, please give our team a call on **1300 655 002**, Monday to Friday 8:30am to 6:00pm AET.



# Support directory.

Death claims can be complex, and we understand that the need to make a claim often comes at a time of great change and challenge for loved ones.

## Taking care of you

The loss of a loved one can affect us in different and sometimes unexpected ways. It's important to be mindful of your own care and wellbeing. If you're feeling overwhelmed or distressed, you might like to consider these services as a potential source of support.

- Lifeline Australia on 13 11 14 (available 24 hours)
- Beyond Blue on 1300 224 636 (available 24 hours)
- MensLine Australia on 1300 789 978 (available 24 hours)
- Griefline on 1300 845 745 (available 8am to 8pm AET)
- Thirrili on 1800 805 801 – support for Aboriginal and Torres Strait Islander people and communities (available 24 hours).



## We're here if you need us

### Speak with our team

Remember, our team is here to support and guide you if you need to make a claim. At Catholic Super, we're here to act in your best financial interests – and we've been doing that for our members for more than 50 years.

If you'd like assistance, please get in touch.

#### Call us:

**1300 655 002**

Monday to Friday 8:30am to 6:00pm AET.

#### Visit our website:

**[csf.com.au](https://csf.com.au)**

#### Email us:

**[info@csf.com.au](mailto:info@csf.com.au)**

### Catholic Super Financial Planning

Catholic Super offers expert financial advice services through our licensed Financial Planners.\* Our advisers can provide assistance on the likely impact of any benefit payment with regards to your personal financial situation, and help you make informed decisions about receiving and managing your benefit.

To book an appointment with a Catholic Super Financial Planner, head to our website or give us a call.

#### Call us:

**1800 065 753**

Monday to Friday 9:00am to 5:00pm AET.

#### Visit our website:

**[csf.com.au/get-advice](https://csf.com.au/get-advice)**

\* Financial advice may be provided by Togethr Financial Planning Pty Ltd (ABN 84 124 491 078 AFSL 455010), trading as Catholic Super Financial Planning – a related entity of the Fund.

### If you need to make a complaint

If you're not satisfied with any aspect of the service you receive from us, or if you don't agree with the insurer's decision to decline the death sum insured, you can make a complaint to the Fund.

To find out more about how to make a complaint:

#### Call us:

**1300 655 002**

Monday to Friday 8:30am to 6:00pm AET.

#### Visit our website:

**[csf.com.au/complaints](https://csf.com.au/complaints)**





## We're here to help

Remember, our team is here to support and guide you if you need to make a claim. If you'd like assistance, please get in touch.

Catholic Super

**1300 655 002**

Monday to Friday 8:30am to 6:00pm AET

[csf.com.au](https://csf.com.au)

