

# Super Savings Insurance Claims guide - Death

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# Contents

1. Death claims	3
2. How do I make a Death claim	3
3. Australian Retirement Trust claims philosophy	4
4. What does the Death benefit 'claims pack' contain?	5
5. What you will need to provide for the Death claim	5
6. The Death claim assessment process	6
7. Complaints	7
8. Claim payment	8
9. Frequently asked questions about Death claims	8
10. Proof of identity requirements	9

This *Claims guide* provides information about making an insurance claim.

For specific information about insurance cover, including eligibility and the terms and conditions that apply, you should refer to the applicable *Insurance guide* (*Super Savings*, *Super Savings - Business* or *Super Savings - Corporate*). Contact us if you're not sure which would apply in your situation.

#### **General advice disclaimer**

This document contains general information only and doesn't take into account your personal objectives, financial situation or needs. You should consider the appropriateness of the information in this document with regard to your objectives, situation and needs. You should consider the *Product Disclosure Statement* before making a decision. Visit [australianretirementtrust.com.au/pds](http://australianretirementtrust.com.au/pds), your employer's *Super Savings - Business* or *Corporate* microsite, or contact us for a copy.

#### **Protecting your privacy**

Australian Retirement Trust respects the privacy of the information you give us. If you require a copy of our Privacy Policy visit [australianretirementtrust.com.au/privacy](http://australianretirementtrust.com.au/privacy) or contact us.

# 1. Death claims

We understand that dealing with the loss of a loved one is a difficult time. We are here to help you and your family with the process and we will do our best to help ensure that your claim is dealt with as quickly as possible.

## What is a Death claim?

A Death claim is a request for a deceased *Super Savings* member's superannuation account balance. Where the deceased member had active Death insurance cover at the time of their passing, the Death insurance cover forms a part of their total Death benefit.

## Do I need a lawyer?

Our claims process has been designed to make it as easy as possible. So that in most cases, you or your family should not require the assistance of a lawyer when making a claim. If you are thinking about seeking legal help, we recommend that you first determine the costs involved in doing so and how they will impact your benefit payout. We recommend that you contact us before seeking help from a lawyer.

## What is the claims process?

The claims process typically has six key steps:

**1. Contact us** – The sooner you contact us the sooner we can assist you.

**2. Eligibility check** – We will ask you to provide us with some information relating to your claim. This will allow us to provide you with the correct claim pack. We will email the claims pack to you by the next business day or, if you require hard copy forms, we will send these within 5 business days.

If we assess that you are not eligible to make a claim, we will explain this in writing and give you the opportunity to provide more information so that we can review your eligibility.

**3. Claims pack** – Australian Retirement Trust Claims packs are tailored to the condition or event you may be claiming. It is important you provide us with as much information as possible and submit your claim as soon as you can to enable us to commence your claim.

**4. Claim assessment** – Once Australian Retirement Trust has received all your required claim information, our insurer will commence their assessment process. Our promise to you is that we will provide you with regular updates throughout your claim.

**5. Trustee review** – The Trustee of Australian Retirement Trust is committed to ensuring that the assessment you receive from the Insurer is fair and transparent, and that all final claim decisions are fair and reasonable. We have a dedicated team who review your claim, and will request any clarification or challenge decisions on your behalf, or in some cases, seek further information from you to support your claim.

**6. Confirmation** – We will contact you with the outcome of your claim.

## Need some financial advice?

When you make a claim, or receive an insurance benefit, not only is it likely to be a difficult time, but it can be hard to know what your next step is. You may need help with a tailored financial plan or help in moving into a new or different phase of your financial life after a major event and/or insurance payout. You don't need to panic and you don't need to be rushed into a course of action.

Speak to your adviser to get the advice you need. If you don't have your own personal financial adviser and you need advice about your Super Savings account, Australian Retirement Trust also has qualified financial advisers<sup>1</sup> who can help you over the phone with simple advice about your Super Savings account. This service is included in your membership fee. If the advice you need is more complex or comprehensive in nature, we may refer you to an accredited external financial adviser<sup>2</sup>. Advice of this nature may incur a fee.

<sup>1</sup> Australian Retirement Trust employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by Australian Retirement Trust. SFS is a separate legal entity responsible for the financial services it provides. Eligibility conditions apply. Refer to the *Financial Services Guide* (pdf) for more information.

<sup>2</sup> Australian Retirement Trust has established a panel of accredited external financial advisers who are not employees of Australian Retirement Trust. Australian Retirement Trust is not responsible for the advice provided by these advisers and does not receive or pay any referral fees. These advisers will explain to you how their advice fees are determined.

# 2. How do I make a Death claim

If you believe you may be eligible to claim as a beneficiary of a deceased *Super Savings* member, we are here to help you. There are three major steps that you need to complete in order to submit a claim and they are explained in detail within this *guide*.

## 1. Contact us on 13 11 84 - We're here to help at no cost to you

At your earliest convenience contact us, and one of our experienced Claims Representatives will guide you through the process of a death claim.

The Claims Representative will:

- confirm details of the deceased *Super Savings* member, including their member number, date of birth and date of death,
- explain to you the documents and information you need to provide for the claim to be assessed, and
- provide any claim forms (known as a 'claims pack') you need to complete.

We will begin the death claim process as soon as we are advised of the deceased *Super Savings* member's date of death, however formal notification is required for any claim to proceed.

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## 2. The necessary information explained

There is some necessary information that Australian Retirement Trust requires in addition to death claim forms. This includes:

- A certified copy of proof of age of the deceased member such as:
  - Drivers licence,
  - Passport,
  - Proof of age card, or
  - Birth certificate.
- And a certified copy of one of the following documents:
  - Death certificate,
  - Coroner's report,
  - Autopsy report,
  - Inquest finding, or
  - A medical certificate of death, completed by a registered medical practitioner.

The claims pack we send you contains important information about what you need to do, and what we need from you. Please take some time to carefully read this information and gather all the information and documents required. You will need to answer several questions and may need to provide us with additional information.

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## 3. Formal notification

Once you have obtained the necessary information and completed the death claim forms, return these to Australian Retirement Trust at your earliest convenience. This is your formal notification to us.

We recognise that this may be an emotional and daunting task. Our Claims Representatives are here to help you every step of the way. They will assist you and answer any questions you may have.

Once our Claims Representatives receive notification of death they will switch the deceased member's existing investment options into Australian Retirement Trust's Cash investment option<sup>1</sup>, (normally within five business days). Any insurance benefits received from the Insurer will also be paid into the Cash investment option. Funds will be held here until the Trustee of Australian Retirement Trust finalises payment to all beneficiaries.

More detailed information in regards to the claim forms, documentation required and the death claim process, along with frequently asked questions, is provided in the latter pages of this *guide*.

<sup>1</sup> Australian Retirement Trust's Cash investment option is a relatively stable investment option subject to small fluctuations in returns.

## 3. Australian Retirement Trust claims philosophy

We adopt a professional, compassionate and respectful approach to claims management by actively keeping customers at the heart of everything we do.

Each claim is unique and we are sensitive to our customers' needs at a difficult time - be it due to an illness or injury, or due to the loss of a loved one. As our member's advocates, we will do everything that is fair and reasonable at a time when you need it most.

We are committed to being easy to deal with and providing exceptional levels of service to all of our customers.

We seek to be industry leading and innovative in our approach to claims management whilst ensuring we are fair and reasonable to all stakeholders.

### The role of the Insurer

Once you have provided the information requested and we have confirmed that the member was insured at the date of death, we will submit an insurance claim to the Insurer for assessment. Once the assessment is complete, the Insurer will communicate their decision to the Trustee of Australian Retirement Trust for review.

### The role of the Trustee of Australian Retirement Trust

The Trustee of Australian Retirement Trust has a duty to act in the best interests of the fund's members and is bound by the covenants in the Superannuation Industry (Superannuation) Act 1993.

The Trustee has a dual role in relation to Death claims - review and consideration of the Insurer decision, and the distribution of the death benefit.

All Insurer decisions are referred to the Trustee of Australian Retirement Trust for review and consideration of any insurance. If the Trustee of Australian Retirement Trust Trustee requires extra information or does not agree with the Insurer's decision, the claim will be sent back to the Insurer for reconsideration.

After the insurer has advised of their decision (where applicable), and all required information has been obtained from all potential beneficiaries, the claim will be submitted to the Trustee of Australian Retirement Trust for consideration. The Trustee will make a determination as to whom the benefit will be paid, and in what proportion (subject to any valid binding beneficiary nomination).

## 4. What does the Death benefit 'claims pack' contain?

The claims pack includes forms that you need to complete when making a claim for death benefits. Some of the included forms are explained below. Please do not hesitate to contact us if you have any questions about the forms provided, as we want to ensure that your claim is progressed as quickly as possible.

### 1. **Death benefit claim form**

**What is this form for?** This form requests details about the deceased *Super Savings* member, including details about their last employer and other superannuation accounts as well as information about you as the claimant, and your relationship to the deceased. In order to ensure Australian Retirement Trust pays the correct beneficiary, we are required to ask about the deceased member's family situation, including details about their spouse, children, parents, living arrangements, financial affairs, and Estate details.

**Tip:** As this form references a lot of legal terms, we have explained some of these below.

**A Will** is a legal document that details how an individual's property and belongings are to be divided upon their death. Superannuation does not generally form part of a person's Estate. Under a Will, an 'Executor' – who is responsible for looking after an individual's estate – is appointed. Upon the individual's death, the Executor will work out the individual's assets, pay any debts and then distribute the remaining assets in accordance with the details of the Will.

**Probate** is a Court order that allows the Executor named in a Will to manage the deceased individual's estate and assets.

**Letters of Administration:** where the deceased has not left a Will, a person may apply to the Supreme Court (in the State or Territory in which the deceased resided) for a grant of Letters of Administration. Generally, the deceased person's next-of-kin will be granted Letters of Administration. Similar to a grant of Probate, Letters of Administration allow the person appointed to administer the deceased's Estate. A person who is granted Letters of Administration is called an 'Administrator'.

### 2. **Appointment of representative**

**What is this form for?** This form is to be completed if you wish Australian Retirement Trust to communicate with, or release information to, a person or organisation acting on your behalf.

**Tip:** Our claims process has been designed so that in most cases you or your family should not require the assistance of a lawyer when making a claim. If you require assistance, our dedicated Claims Representatives are here to help guide you through the process. If you choose to seek professional help, we recommend that you first determine the costs involved in doing so and how they will impact your benefit payout.

### 3. **Employer statement**

**What is this form for?** This form is to be completed by the deceased member's employer with whom they were employed at the time of their death or immediately prior. This form will only be requested if there is active death insurance cover at the time of the deceased member's death.

**Tip:** We recommend that you contact the Human Resources department from the deceased's employer, as this form must be completed by an authorised person.

## 5. What you will need to provide for the Death claim

Completing the claim forms is an important step in the claim process. The details and evidence you provide will form the basis upon which the Trustee of Australian Retirement Trust and the Insurer (if relevant) makes their decision. Providing us with all the information we require and completing the forms correctly will speed up your claim. If information is missing or incomplete, we will need to contact you to ask for it, which will delay your claim. We understand that completing the claim application can be a daunting and emotional task. Our Claims Representatives are here to help you every step of the way. Please contact us if you have any questions about the information we require or if you need any assistance with your claim.

### **Certified proof of your identity**

You must provide certified proof of your identity (for example, a certified copy of your driver's licence or passport).

**Why?** For security purposes we need to be sure of the identity of the individual who is submitting the claim. Understandably, you won't want to send us your original documents, so we ask that you have a copy certified by an authorised person.

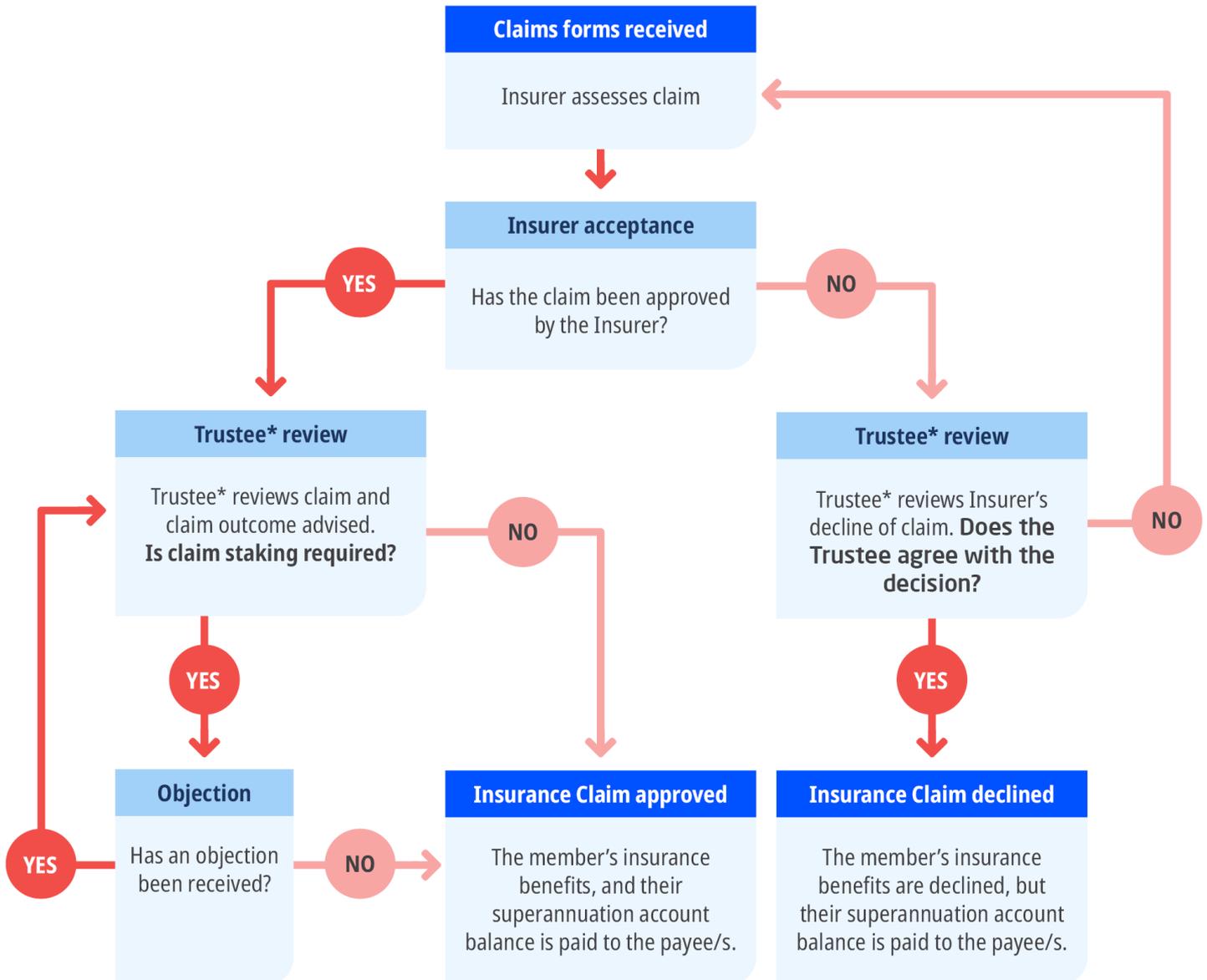
**Tip:** See the *Proof of Identity Requirements* section in this *guide* for information on what forms of ID are suitable and how to have a copy certified.

### **Death claims checklist**

Before you send your claim through, make sure you have fully and correctly completed the following requirements:

- Your certified proof of ID
- Certified proof of ID of the deceased
- Death benefit claim form
- Employer statement
- Full Certificate of Death – certified
- Certificate of the deceased's Birth or an extract of Birth Entry
- Last Will and Testament of the deceased (if one was left)
- Grant of Probate or Letters of Administration (if already obtained)
- Marriage Certificate of the deceased (if applicable)
- Decree Nisi (divorce certificate) (if applicable)

## 6. The Death claim assessment process



\*Trustee of Australian Retirement Trust

**Please note:** The process for Death claims where there is no insurance is similar to the above but does not involve the Insurer.

## Claim forms are received

When we receive your claim forms, within 5 business days we will acknowledge receipt of your claim and your Claims Representative will review your application to make sure we have everything we need. If there is anything missing, we will ask you for any further information we require. Once we have received all the information we need for this initial stage, we will begin the assessment of your claim. Throughout the claims process, your Claims Representative will keep you updated on its progress.

## Insurer assesses claim

Once you have provided the information requested and we have confirmed that the member was insured at the date of death, we will submit an insurance claim to the Insurer. If the Insurer declines the claim, it is then referred to the Trustee of Australian Retirement Trust for review.

We will oversee the progress of the claim to minimise delays and intervene if we become aware that the insurer is not complying with the timeframes provided in the Financial Services Council Insurer Code. If the insurer tells us that it cannot make a decision in the required timeframes because necessary information has not been provided, we will tell you the revised timeframes. If we become aware of any errors or mistakes in the claim or in the information requested, these will be addressed promptly. We may request more information to correct errors or mistakes.

## Claim is accepted by Insurer

Once a claim is accepted by the Insurer, it goes to the Trustee of Australian Retirement Trust to consider how to pay the death benefit.

## Trustee of Australian Retirement Trust assesses claim

Once any insurance benefit is received from the insurer, and all the information is obtained from all potential beneficiaries, the Trustee of Australian Retirement Trust considers the information received and makes a determination about who the benefit will be paid to and in what proportion, subject to legislative requirements.

## Claim outcome is advised - claim staking is required

After a decision has been made, the Trustee of Australian Retirement Trust will contact all potential beneficiaries in writing to advise to whom the benefit will be paid and in what proportions. This is referred to as the 'claim staking process'. Any parties who can legally make a claim for the benefit, who are not satisfied with the Trustee decision will have 28 days to object to the decision.

## Objection is received

If we receive an objection to the Trustee decision in relation to distribution of benefits, we will contact all potential beneficiaries in writing to advise them that an objection has been received and allow a period of time for any further submissions. Once all further submissions and requested documentation have been received, the claim will then be resubmitted to the Trustee of Australian Retirement Trust. The Trustee will then have up to 90 days to provide a response in relation to the objection, which commences after the 28 day 'claim staking process' has elapsed. In certain circumstances, it may be permissible for this 90 day timeframe to be extended – if this occurs, we will issue a written response to you outlining the reasons for the delay. The Trustee will either confirm or change the previous decision.

If the decision is confirmed, a confirmation letter will be sent to the beneficiaries, which then allows another 28 days for any potential beneficiaries still unsatisfied with the decision to lodge a complaint with the relevant Government body (refer to *Complaints*). If the decision is changed, the claim staking process will apply and applicants will once again have 28 days to notify the Trustee of Australian Retirement Trust of any objections. If any party provides an objection to the revised decision, the process of advising all interested parties and inviting further submissions will be repeated before the claim is presented to the Trustee of Australian Retirement Trust again.

## Claim outcome is advised - no claim staking is required

Claim staking is not required where a valid binding death benefit nomination exists. It may also not be required where the benefit amount is very small or in cases where there is only one possible dependent.

Refer to section 9. Frequently asked questions about Death claims for information about What is a dependent?

## Claim is declined by Insurer

If an insurance claim is declined by the Insurer, it will be referred to the Trustee of Australian Retirement Trust for assessment. If the Trustee of Australian Retirement Trust disagrees with the decision of the Insurer or requires additional information, the claim will be referred back to the Insurer for their reconsideration. Your Claims Representative will contact you to advise you of the next steps.

If the Trustee of Australian Retirement Trust agrees with the Insurer's decision to decline the claim, your Claims Representative will contact you to advise you of this outcome, within 5 business days of completion of our review.

If the Trustee of Australian Retirement Trust agrees with the Insurer's decision to decline the claim, the Trustee will determine how the account balance (excluding insurance proceeds) will be paid (please refer to the *Trustee of Australian Retirement Trust assesses claim* section in this *guide* for further information).

If you disagree with this decision you can lodge a complaint with Australian Retirement Trust .

## 7. Complaints

If you are unhappy with our service or super fund, we offer a complaints resolution process at no additional cost to you.

Contact us to discuss your complaint:

Customer Service Team: **13 11 84**

Australian Retirement Trust Customer Relations

GPO BOX 2924

Brisbane QLD 4001

**[australianretirementtrust.com.au/contact-us](http://australianretirementtrust.com.au/contact-us)**

We will do everything we can to resolve the issue as quickly as possible. If you are not happy with our response, you can contact the Australian Financial Complaints Authority (AFCA).

This is an independent body set up by the Federal Government to help resolve disputes between financial institutions and their customers.

You can choose to take your complaint directly to AFCA. In some circumstances, AFCA may refer your complaint back to Australian Retirement Trust.

AFCA's contact details are as follows:

Australian Financial Complaints Authority

GPO Box 3

Melbourne, Vic 3001

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Web: **[www.afca.org.au](http://www.afca.org.au)**

Access to AFCA is free of charge.

AFCA will advise you if they can deal with your complaint, and if so, what information you need to supply. It is possible that AFCA cannot deal with your matter.

For up-to-date information on the complaints resolution process, refer to **[australianretirementtrust.com.au/complaint](http://australianretirementtrust.com.au/complaint)**

## 8. Claim payment

Payment will generally be made within a few days of the Trustee of Australian Retirement Trust decision (if no claim staking is required), or upon the 28 day objection period expiring, provided there are no objections. For payment to be made, we must have received certified proof of identity documents for the payees, Tax File Number (where applicable), or other documentation such as a signed Deed of Release (where applicable), and been notified how and where the payment is to be made.

The Trustee of Australian Retirement Trust will generally pay the benefit directly to the payees determined, except in the case of minor children, when we may pay to a parent or legal guardian on behalf of a child, or pay to a Trustee, such as the Public Trustee.

In the event that the Trustee determines to pay an Estate, this will be paid via cheque and will be made out to the Estate of the deceased member. In order to pay an Estate the Trustee requires a certified copy of the Will or Letters of Administration. In some instances the Trustee may also request a certified copy of a Grant of Probate.

## 9. Frequently asked questions about Death claims

### What is a binding death nomination?

A **binding death benefit nomination** is a legal instrument that binds the Trustee of Australian Retirement Trust to pay the death benefit to the deceased member's dependants, or Legal Personal Representative as nominated by the deceased. Provided the nomination is valid and less than three years old, then the Trustee of Australian Retirement Trust must pay the death benefit in accordance with the nomination.

If the binding death benefit nomination is found to be invalid, then the Trustee of Australian Retirement Trust will use its discretion to determine how the benefit is paid, much the same way as a preferred beneficiary nomination. If there is a Court order that the Trustee of Australian Retirement Trust is subject to, the Trustee of Australian Retirement Trust will be bound to follow that Court order. An invalid or lapsed nomination may still be used by the Trustee of Australian Retirement Trust as a guide when paying the death benefit, however it does not ensure it will be paid in the same way as a valid binding death benefit nomination.

### Who is eligible to receive the benefit?

When deciding where the benefit will be paid, the Trustee of Australian Retirement Trust will check to see if the deceased member had recorded their wishes concerning who their super benefits will be paid to by completing a *'Binding death benefit nomination'*. If there is a valid binding death benefit nomination, the Trustee of Australian Retirement Trust is bound to pay the death benefit in accordance with that nomination. If there is no binding death benefit nomination, or the nomination is invalid, the Trustee of Australian Retirement Trust will decide who the death benefit will be paid to.

Regardless of whether there is a valid binding death benefit nomination in place, the legislation dictates that a death benefit can normally only be paid to a dependant, the deceased member's Legal Personal Representative, or a combination of the deceased member's dependants and the Legal Personal Representative.

As a general rule, if there is no valid binding nomination, a spouse (including a de-facto) and minor children will be given priority over other claimants (including adult children), especially claimants who were not financially dependent on the member.

It is important to note, a de-facto relationship will generally exist where a couple live together on a genuine domestic basis. In most cases, parents and friends aren't considered dependants unless an interdependent relationship exists or the person was financially dependent on the deceased for maintenance or support at the time of death.

### Legal Personal Representatives

Where a deceased has a valid Will, a Legal Personal Representative is the Executor of their estate. If no Will exists then someone can apply to be the Legal Personal Representative, which will be appointed by the Supreme Court, to administer the estate. This process is called a 'Grant of Letters of Administration'.

### What is a dependant?

A dependant can be any spouse (including a de-facto), any child, any person who was in an interdependent relationship or any other person who the Trustee of Australian Retirement Trust considers was dependent on the deceased member for maintenance or support (financial dependant), at the date of death.

### What is an interdependent relationship?

Someone can be in an interdependent relationship if:

- they have a close personal relationship,
- they live together,
- 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.

Dependency can also arise where two people have a close personal relationship, but don't live together or provide each other with financial support or personal care because of a physical, intellectual or psychiatric disability.

A person wishing to be considered on the grounds of an interdependent relationship will be asked to provide information to substantiate the existence of the relationship. Examples of this include, but are not limited to:

- Evidence of a mutual commitment to a shared life
- Evidence of jointly owned property or shared living costs
- Public perception of a close personal relationship
- Evidence of an intention that the relationship would remain permanent

### What is a financial dependant?

A financial dependency may exist where you relied on the deceased member for some or all of your financial needs (for example, where you had an ongoing reliance on the deceased member to assist with things such as rent or mortgage payments and without their assistance your standard of living could not be maintained).

A person wishing to be considered on the grounds of financial dependency will be asked to provide information to substantiate the existence of dependency. This would require evidence of either regular or irregular financial support from the deceased member.

### What happens if the deceased member committed suicide?

In some instances, an insured death benefit will not be paid where the death is caused by suicide or any intentional self-inflicted act within 12 months of the deceased member's insurance cover start date. Please contact us to check if this applies in your circumstance.

### Are there any other exceptions?

An insured death benefit will not be paid where the death is caused, wholly or partly, directly or indirectly from the deceased member being deployed to a hostile environment as part of active military service.

### Why does it take so long?

There are many steps involved in assessing a claim. The process can be lengthy and may take a number of months depending on the individual circumstances. Australian Retirement Trust needs to assess all relevant facts to ensure that it is paying the death benefit to the right person/people.

### How much will I be paid?

Any insurance benefit payable is determined at the date of the deceased member's death. The insurance benefit amounts shown on the deceased member's *Annual statements* or *Member Online* are as at a specific time and may be different than the amount at the date of their death.

The total benefit paid will include the member's account balance and any insurance benefit payable.

### What is the impact of where the death benefit is paid?

If the benefit is paid to a dependant, it is paid directly to the person(s) and does not form part of the deceased member's estate. Therefore, it is excluded from family provision claims against the deceased member's estate under relevant State or Territory legislation, and from claims by any creditors of the deceased member's estate.

If the benefit is paid to the Legal Personal Representative, the death benefit is paid directly to the deceased member's estate. It will be paid in accordance with the terms of the deceased member's Will, or according to intestacy provisions if Letters of Administration exist, and will be subject to family provision claims and claims by any creditors of the deceased member's estate.

### What is a Family Provision application?

A 'Family Provision application' is a challenge to a Will, which occurs where a family member of the deceased feels that they have not been adequately provided for under the Will.

### Will tax be payable on the benefit?

Generally tax is not payable if the benefit is paid to a dependant, unless the beneficiary is an adult child who is 18 or more years of age and not 'financially dependent'. Tax is also not payable when paid to the Legal Personal Representative where the beneficiaries of the estate are dependants of the deceased member under taxation laws. Payment to most other beneficiaries will be taxable.

Tax on superannuation is complicated and we recommend you speak to one of our qualified financial advisers to understand how this will impact any benefits paid. Contact us on **13 11 84** to arrange an over the phone appointment today.

### Will funeral expenses be reimbursed?

Under Australian Retirement Trust's Trust Deed and superannuation law, there is no specific provision that permits payment or reimbursement of funeral expenses from a superannuation death benefit. Any person who has paid funeral expenses is not, by reason only of that payment, a dependant for superannuation purposes.

## 10. Proof of identity requirements

Australia's \$2 trillion plus combined superannuation value represents a large and growing temptation for criminals, with identity theft the biggest risk when it comes to safeguarding your money; and no-one is immune.

That's why super funds will ask you to provide certain information and documents about your identity when you request money from an account. We need to be sure that the super belongs to the person making the claim. Getting your identity documents together to access this money may seem like an unnecessary hassle, but we can assure you it's essential, protecting you is our top priority.

### When do you need to prove your identity?

All super funds, including Australian Retirement Trust, will ask you to provide certified identification before paying any money out. If you cannot provide us with one of the primary identification documents outlined on this page, then we may accept two of the documents listed in the table on the following page, one document from each column. It's important to note we cannot accept documents that have expired.

We also reserve the right to request additional information to verify your identity before paying your benefit claim.

### What is an acceptable identification document?

Any one of the following documents will be accepted as primary identification:

- a current driver's licence or permit issued under a law of a State or Territory, or equivalent authority of a foreign country, that contains your photo, name, residential address and date of birth (please copy and certify both front and back sections if relevant),
- a current passport issued by the Commonwealth,
- a card issued under a law of a State or Territory for the purpose of proving the person's age which contains your photo, name and date of birth (please copy and certify both front and back sections if relevant), or
- a current passport or a similar document issued for the purpose of international travel or a national identity card issued for the purpose of identification that:
  - (a) contains your photo, name and signature,
  - (b) is issued by a foreign government, the United Nations or an agency of the United Nations, and
  - (c) if written in a language that is not understood by the person carrying out the verification, is accompanied by an English translation prepared by an accredited translator.

If you don't have any primary identification, see the following table for acceptable forms of secondary identification.

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**One document from this column**

- A birth certificate or birth extract issued by a State or Territory
- A citizenship certificate issued by the Commonwealth
- A citizenship certificate issued by a foreign government
- A birth certificate issued by a foreign government, the United Nations or an agency of the United Nations
- A pension card issued by the Department of Human Services that entitles you to financial benefits
- A healthcare card issued by the Department of Human Services that entitles you to financial benefits

**PLUS****One document from this column****A notice that was issued to you by the Commonwealth, a State or a Territory within the preceding 12 months**

- (a) contains your name and your residential address, and
  - (b) records the provision of financial benefits to you under a law of the Commonwealth, State or Territory (as the case may be).
- 

**A notice that was issued to you by the Australian Taxation Office within the preceding 12 months**

- (a) contains your name and your residential address, and
  - (b) records a debt payable to or by you to the Commonwealth under Commonwealth law relating to taxation.
- 

**A notice that was issued to you by a local government body or utilities provider within the preceding three months**

- (a) contains your name and your residential address, and
  - (b) records the provision of services by that local government body or utilities provider to your address or to that person.
- 

**In relation to a person under the age of 18, a notice that was issued to you by a school principal within the preceding three months**

- (a) contains your name and your residential address, and
  - (b) records the period of time you attended the school.
- 

**Note:** If any of the approved documents have been issued by a foreign government and are written in a language that is not understood by the person carrying out the verification, the documents must be accompanied by an English translation prepared by an accredited translator.

**What if you've recently changed your name?**

If you have changed your name and have not yet advised us, you will need to provide what is called a 'linking document'. A linking document is used to prove a relationship exists between two (or more) names.

Examples of acceptable linking documents are:

- Certificate from the Births, Deaths and Marriages Registration Office or relevant government source from the issuing country (i.e. marriage certificate or change of name)
- Deed poll or decree nisi (divorce certificate)

**What do we mean by certified?**

We understand you'll want to provide us with copies of your identification documents rather than the originals. That's fine, but you must have them 'certified' as a true copy of the original. This means a person who is authorised to certify documents must sight the original and the copy of the documents to make sure both documents are identical and then 'certify' all copied pages as true copies by writing or stamping 'certified true copy' on them. They must also sign and print their name on the document and record their qualification (e.g. Justice of the Peace) and the date.

**Who can certify your identification documents in Australia?**

Only certain people are authorised to certify documents in Australia. Approved people include those who are currently authorised to witness a statutory declaration under the Statutory Declarations Regulations 2018 (Commonwealth), Schedule 2, Part 1 and Part 2.

**People authorised to certify your documents include:**

- Health professional, such as a Chiropractor, Dentist, Medical practitioner, Nurse, Optometrist, Pharmacist, Physiotherapist, Psychologist
- Legal professional, such as a Legal practitioner, Patent attorney, Trade marks attorney
- Teacher (full-time) at a school or tertiary education institution
- Accountant (member of ICA, ASA, IPA or CPA, ATMA, NTAA)
- Veterinary surgeon
- Bank officer, building society officer, credit union officer, finance company officer – employed for five years or more
- Justice of the Peace, Commissioner for Declarations, or Commissioner for Affidavits
- Police officer, sheriff or sheriff's officer
- Notary public
- Those who hold a Court position, such as a Bailiff, Judge, Magistrate, Registrar, or Deputy Registrar, Clerk, Master of a court, CEO of a Commonwealth court
- Government representatives (elected): Federal, State or Territory or Local
- Public servants: Federal, State or Territory or Local – employed for five years or more
- Minister of religion, or marriage celebrant

If you are unable to locate any of the above certifiers, others may be accepted. We recommend you contact us to confirm who else we will accept as a certifier.

## What if you live overseas?

If your claim is submitted from outside Australia, we still require certified identification documents before we can pay out your benefit.

The list of acceptable documents is still the same; however, we can only accept certified identification documents that are signed by one of the following:

- Australian consular officer,
- Australian diplomatic officer,
- Police officer of an overseas force,
- Notary public,
- Judge of a Court or magistrate in an overseas jurisdiction,
- International Justice of the Peace (JP),
- Registrar or deputy registrar of a Court, or
- Commissioner of oaths.

The person who is authorised to certify documents must sight the original and the copy to make sure both documents are identical and then 'certify' all copied pages as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (e.g. police officer) and date. We also require evidence of the certifier's status.

### Examples of what is acceptable include:

Qualification	Certification required
Police officer	Details of their police badge number
Judge or magistrate	Certificate of their appointment to their position
Justice of the Peace	Justice of the Peace stamp or number

## What does a certified identity document look like?

This is what a certified proof of identity document should look like:

1. Copy of the document that identifies you, (i.e. your passport or driver's license – front and back)
2. Write or stamp "certified true copy" of original document
3. Authorised person's stamp and registration number (if applicable)
4. Have the authorised person sign the document
5. Name, qualification, phone number and address of authorised person, and
6. Date of authorisation



