

When a loved one dies

This fact sheet is for families and legal representatives of ESSSuper's Revised Scheme and SERB Scheme pension members.

Help when you need it most

This guide provides families and legal representatives with information about what to do when an ESSSuper pension member dies.

It includes how to:

- notify us
- finalise the pension (including tax)
- see if further benefits are payable (and have them paid)
- meet tax and other obligations.

As there can be several forms to complete, we encourage you to call us for help.

Notify us

It's vital we know as soon as possible when a pension member dies. You (or anyone else) can advise us by phone or in writing.

We also need certified copies of the pension member's:

- death certificate, and
- will (or letters of administration).

Final pension payment

Once we have been notified a pension member is deceased, their pension payments stop.

We will make any necessary adjustments to the pension before finalising the benefit.

Entitlements

Once we receive all requested information, we will determine if any entitlements are payable to an eligible partner, child and/or the estate.

Eligible partner

A married or domestic partner (including same sex or de facto) may be eligible for a partner pension.

This pension is usually two thirds of the deceased pensioner's entitlement at the date of death, and indexed at the Consumer Price Index (CPI) for all capital cities.

Partners under age 60 will receive an offer to commute 100% of the pension within 12 months of the member's death.

Partners aged 60 or over can commute up to 50% or 100% of the pension to a lump sum.

To transfer the pension to a deceased member's eligible partner, we need the following forms completed, signed, dated and returned to ESSSuper:

- ESSSuper *Application for Partner and Children's Pension form*
- *Tax file number declaration*, (if under 60)
- *Remittance Advice form*

We also need a certified copy of:

- the death certificate
- the eligible partner's birth certificate
- the marriage certificate, relationship registration or relationship evidence to satisfy the Board
- a letter confirming your residential address (e.g. a rates notice or centrelink letter).

Probate/Letters of Administration may also be needed if the benefit is payable to the Estate.

Eligible child

A pension may be payable to an eligible:

- child aged under 18 or full-time student aged 18 to 25 on the day the pension member died, or
- dependent disabled adult child.

The amount of a child's pension depends on:

- the member's entitlement
- how many eligible children the pension member has
- whether an eligible partner survives the member.

Children's pensions are not commutable.

To claim a child's pension, we need:

- a certified copy of the full birth certificate for each eligible child
- proof of full-time studies for children aged 18 to 25 (see Declaration of Eligibility for a Full-Time Student Pension, available at www.esssuper.com.au/Forms)
- proof of the disability of a disabled adult child and their whole or partial reliance on the member's financial support.

Call our Member Service Centre for a copy of the Pension Entitlement for Disabled Adult Children Policy.

Estate

If the deceased pension member has no eligible partner or child, on receipt of the required documents, we will pay any residual benefit entitlement (according to fund rules) to the pension member's estate.

Tax

Pensions paid to pension members aged:

- under 60 at date of death are assessable and must be reported in the pension member's final tax return (a payment summary is sent to the pension members' Estate)
- 60 or over at date of death aren't assessable and aren't reported in the pension member's final tax return.

Here to help

To learn more, call our Member Service Centre on 1300 655 476 or visit www.esssuper.com.au

You may also wish to make a free appointment with one of our Member Education Consultants to answer your questions and help you through this process.

Proudly serving our members

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