

APPLYING FOR A DEATH PAYMENT (MAKING A CLAIM)

December 2025

This information is about Media Super. It doesn't take into account your specific needs, so you should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Product Disclosure Statement to decide if Media Super is right for you. Call **1800 640 886** or visit mediasuper.com.au/pds for a copy. Also read the relevant Target Market Determination at mediasuper.com.au/tmd.

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 offering Media Super products (Media Super). Use of 'us', 'we', 'our' or 'the Trustee' is a reference to United Super Pty Ltd.

Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450, AFSL 237848.

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Information only inside:

Contact us for the full guide and application form.

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If someone close to you has died, we know paperwork can be difficult to manage. When you're ready, this guide can help you understand how to make a claim and the resources available to help you.

1. OVERVIEW

If you've lost a loved one, we understand you're going through a difficult time. So we aim to make claiming a death benefit as simple as possible.

There are four main steps:

1

Complete your claim form and send it to us

2

We decide who to pay and let you know

3

Confirm you're happy with our decision or request a review

4

We pay the claim

This brochure will guide you through this process and explain:

- what's payable after a member's death
- who can receive a payment
- how to make a claim
- what happens after you send us your claim.

We're here to help

Our Claims team is here to support you. They'll get to know your situation, talk you (or an appointed representative) through the process, and explain what you need to do.

Our goal is to work with you to ensure we receive the information needed to assess your claim as soon as possible.

While our Claims team is here to help you, they can't decide whether a claim will be paid or who the money will go to. This will be determined according to the rules explained in this brochure.

If you need some help, call us on **1300 722 152** to speak to our Claims team, or you can email claims@mediasuper.com.au.

What happens to a member's super account when they die?

- For super accounts (where a member is making or receiving contributions), their super (and any insurance amount that's received) is invested in our Cash investment option. This helps to protect the account value while a decision about the death benefit payment is made.
- If the member had insurance, we'll stop deducting insurance premiums and refund any premiums deducted after the date of death.
- Fully Retired or Transition to Retirement Super Income Stream (SIS) accounts remain invested as per the member's elected option.

2. BEFORE YOU MAKE A CLAIM

Before making a claim, it's a good idea to understand what a death benefit consists of and who can receive one.

What's a death benefit?

A death benefit is money that's payable after a member dies. It may include:

- **the member's super** – an estimate of this amount may be included in the letter or email you received with this brochure, and
- **an insurance benefit** – if the member had insurance cover and was under age 70 when they died.

Who will receive the death benefit?

We have to follow super laws and the rules in our Trust Deed to decide who receives the death benefit of a Media Super member. Our first step is to check whether the member made a beneficiary nomination, and what type.

If there's a binding nomination	We check if the nomination was valid on the day they died. If it was, we must pay the death benefit to the people they nominated, in the percentages they chose.
If there's a non-binding nomination	We have to use our discretion to decide who we pay the death benefit to, and in what proportions. We're guided by the member's nomination, but we must also consider other people who may have a right to the death benefit. See below for more information.
If there's a reversionary nomination (income stream accounts only)	The member's income stream payments will revert to their spouse, who must be a legal or de facto spouse on the date the income stream account was opened, and on the date the member died. The beneficiary can choose to receive the death benefit as a lump sum payment, or set up a new income stream account.
If there's no nomination at all	If we're notified after 1 December 2025 of the member's death and there's no nomination for any beneficiaries, the death benefit will be paid to the member's surviving current spouse, their children or their estate. <ul style="list-style-type: none">▪ If the member had a current spouse when they died – we'll pay the entire benefit to their surviving current spouse (including same-sex, married or de facto).▪ If there is no surviving current spouse – the death benefit will be divided equally among the member's surviving children of any age.▪ If there is no surviving current spouse or any children – the death benefit will be paid to the member's estate. In special circumstances, where the death benefit cannot be paid to the estate, it may be transferred to the Australian Taxation Office.

The process if there's a non-binding nomination

If a member has made a non-binding nomination, we have to conduct a process to consider anyone who might've been dependent on the member.

The main things we need to find out are:

- Who would have continued to benefit from the member's income if they were still alive?
- Who relied on the member for financial support at the time of their death?

Media Super has an obligation to identify and contact any potential beneficiaries. We must consider each potential beneficiary's circumstances to ensure the money goes to the right people, and the process can take some time. If you decide you don't want to claim any part of the death benefit, please complete *Part A* and *Part E* of the attached form.

2 Before you make a claim (continued)

Key terms

Under super laws, some words have a specific meaning, and it's important to understand how they might apply to someone claiming a death benefit.

Who's a dependant?

In general, a dependant is anyone who relied on the member for ongoing and regular financial support. This usually means:

- the member's surviving current spouse
- the member's children of any age (including adopted, step, or those born outside marriage), or
- anyone else who was financially dependent on the member or in an interdependent relationship with them at the time of their passing.

The member's parents, and other relatives such as siblings, nieces and nephews, are generally not dependants unless they can show they were financially dependent on, or in an interdependent relationship with, the member when they died.

Who is considered a spouse?

A spouse includes someone who's legally married to the member or in a de facto relationship with them (of same or different sex).

De facto status doesn't have a minimum timeframe for the purpose of super. We'll take into account a number of things, including the length of the relationship, duration they resided together and evidence of joint financial responsibilities and commitments.

What does financially dependent mean?

Financial dependency means you regularly relied on the member to help pay your ongoing, daily living expenses.

Importantly, this doesn't mean you relied on the member for total financial support. You could have been partially dependent.

Some of the ways you can demonstrate you were financially dependent include showing that when the member died:

- you had a joint mortgage or other loans together
- you relied on them to help pay other expenses (such as electricity, gas or water bills, rent or school fees), or
- you regularly relied on their ongoing financial support.

However, if the member was relying on you for their daily living expenses this doesn't make you financially dependent on them.

Flatmates or housemates are generally not considered financial dependants, although they may prove financial dependency or interdependency.

What's an interdependent relationship?

To claim a payment for interdependency, you must have been in a close personal relationship with the member when they died.

You must have been living together and:

- one or both of you supported the other financially, and
- one or both of you provided the other with domestic support (such as free accommodation, meals, shopping or washing clothes) and personal care (such as help with bathing, getting dressed and moving around).

You may still be considered interdependent if you don't meet these conditions because:

- you and the member were temporarily living apart, or
- you or the member had a physical, intellectual or psychiatric disability.

What's a legal personal representative?

A legal personal representative (LPR) is someone who's authorised to settle a person's financial affairs after they die, including resolving any debts and distributing property and money.

The representative will be named in a will or appointed by a court and will receive documents confirming this (probate or letters of administration), which we'll ask for as part of the claim process.

The LPR will usually be:

- the executor of the member's will, or
- if the member didn't have a will, the administrator of their estate.

We'll need evidence of this before releasing the payment.

We must make our decision about who to pay in line with fund rules. The death payment only forms part of the member's estate if it's to be paid to the member's LPR.

3. HOW TO MAKE A CLAIM

Follow the steps below to make a claim for a death benefit, and call us if you have any questions or would like some help.

To claim a death benefit you'll need to:

- complete the attached form
- get certified copies of the documents requested in the letter sent with this brochure
- sign your completed form in front of an authorised witness
- send the form and certified copies to us.

How to certify your documents

1

Photocopy each document

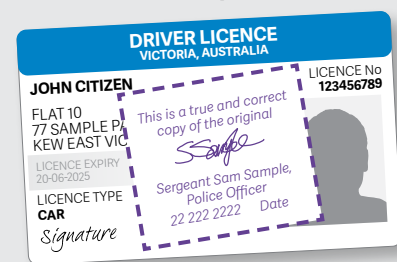
2

Take the originals and copies to someone in the list below

3

Ask them to certify your copies

Example:



They'll compare your originals against the copies and certify them. They can also witness you signing your claim form.

Who can certify and witness documents?

The following authorised people can certify your documents and witness your signature:

- police officer
- permanent employee or agent of Australia Post¹ with five or more years' continuous service, who is employed in an office supplying postal services to the public
- finance company officer with two or more years' continuous service (with one or more finance companies)
- officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), with two or more years' continuous service (with one or more licensees)
- notary public officer²
- registrar or deputy registrar of a court
- justice of the peace²
- member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- person enrolled as a legal practitioner on a State or Territory Supreme Court, or the High Court of Australia
- Australian consular officer or diplomatic officer²
- Judge, magistrate² or chief executive officer of a Commonwealth court
- medical practitioner, dentist, optometrist, or pharmacist

¹ Australia Post may charge a fee to certify documents (contact Australia Post for details).

² These people can certify your ID if you're outside of Australia.



Providing certified copies of all required documents with your claim form will help us progress it as quickly as possible. We understand that not everyone can access the required supporting documents. In that case, you can complete a statutory declaration, confirming the reasons these documents aren't available. If you need some help, let us know.

4. WHAT HAPPENS NEXT?

Once we receive all completed death claim forms and supporting documents, we'll assess the claim and decide who should receive a payment.

The assessment process

1. We assess the claim

We'll review your claim and send it on to our insurer if the member had death cover with us. Based on the information provided, the insurer will decide if an insurance benefit is payable.

If the insurer declines the claim, we'll review it to ensure the decision is fair and reasonable and complies with our insurance policy, trust deed and super laws.

If we disagree with the insurer's decision, we may ask them to reconsider the claim or ask for further evidence.

If we agree with the insurer's decision to decline the claim, we'll write to you to explain why.

2. We tell you the proposed decision

Once the claim has been assessed, we'll write to all potential beneficiaries and claimants to let them know who we've decided should receive a payment, and for how much.

3. You accept the decision or can object (non-binding nominations only, refer to page 3)

If the member made a non-binding nomination, you (along with other claimants) will have 28 days from when you receive our notification to tell us whether:

- you're satisfied with the decision, or
- you object to it and would like a review (see below for your options if you don't agree with the decision).

We'll pay the claim if no objections are received within 28 days of the notification. If objections are received, we may ask you for more information to help with the review. We must have reasonable grounds to change our decision and we'll write to all claimants again if we do. Generally, payment can't be made until all issues have been resolved.

4. We pay the claim

Once a final decision is made, we'll let you know and will pay the claim in accordance with it. You'll receive the full death benefit or your portion of it if it's been divided among beneficiaries.

How long does it take?

Our aim is to assess your claim as soon as possible and let you know whether you'll receive a death benefit payment or not.

We need to ensure the benefit is paid to those who are entitled to it. This means that the process may take some time in more complex cases, particularly if there's more than one person claiming the death benefit or if there are any objections.

What if you don't agree?

If you disagree with our decision, contact us and we'll investigate and let you know the outcome. If you're not satisfied with our decision or how we've handled the claim, you can lodge a complaint – to find out more go to mediasuper.com.au/complaint or call us.

You can also write to us by email at

DeathBenefitResolutions@mediasuper.com.au or by post:

Complaints Officer

Media Super
PO Box 24231
Melbourne 3001

You can also lodge your complaint with the Australian Financial Complaints Authority (AFCA) within 28 days from when you receive our final decision. For more about the types of complaints that AFCA can deal with, the information you'll need to provide and the timeframes that apply:

Write to: AFCA, GPO Box 3, Melbourne VIC 3001

Call: **1800 931 678**

Email: info@afca.org.au

Visit: afca.org.au

Receiving a death benefit payment

If we determine that you'll receive a death benefit payment, we'll contact you to explain your payment options. You'll also receive a statement explaining how the payment has been calculated and showing any deductions or other conditions.

You will also need to provide documents confirming your identity to ensure we release the money to you and no one else.

Will you need to pay tax?

Your lump sum payment may or may not be taxed, as outlined below:

Paid to	Is tax payable?
<ul style="list-style-type: none">Spouse or former spouse (of same or different sex)Child under 18 when the member diedFinancial dependant or interdependantLegal personal representative	No
<ul style="list-style-type: none">Non-financial dependant (including a child aged 18 or over who was not financially dependent on the member or in an interdependent relationship with them when they died)	Yes. You'll usually need to pay tax at the following rates ¹ (plus the 2% Medicare levy): <ul style="list-style-type: none">15% on the taxed element30% on the untaxed element

¹ If you haven't provided us your Tax File Number, we may deduct a higher rate of tax from your payment.

Payments to minor children or others not able to manage their finances

Children under 18: With minor children, some or all of the money will usually go into a trust for their maintenance, education and advancement. This is generally for payments over \$5,000.

Unable to manage finances: If a beneficiary can't manage their finances because of an incapacity such as a mental illness, we'll look to pay them through an appointed power of attorney or legal guardian, or other person appointed to look after their financial affairs such as a Public Trustee.

You should get financial advice

When receiving a death benefit, we recommend you talk to a financial adviser to understand the implications for you, including how you'll be taxed. It's important to understand your options so you don't do anything that could affect other potential benefits, such as Centrelink payments.

Media Super has a range of financial advice services available. You can call **1800 640 886** to talk to our Advice team for more information.

Government bereavement payments

If your partner died recently, you may be eligible for a bereavement payment from the government, depending on your circumstances.

To find out if you qualify, go to servicesaustralia.gov.au/bereavement.



5. COPING WITH LOSS

Losing someone close to you can be extremely difficult. The information in this section may help you and your family adjust, but you should speak to a doctor or other healthcare professional if you need to.

Understand loss and grief

Grief is a natural response that people experience in different ways. It may affect your emotions, physical health, thoughts and behaviour. It can also make you question your values and beliefs.

Grief is different for everyone

Each person will grieve differently and experience a range of emotions, including sadness, anger, shock, regret, relief, isolation, numbness, hopelessness and irritability. These may be unusual for you, but they are all normal reactions to loss.

These emotions can come and go, and are sometimes triggered by events and memories. Immediately after losing someone is usually the most emotional period. You may find yourself:

- going through the motions of daily life
- experiencing changes in your thinking or your physical health, and
- surrounding yourself with people – or just wanting to be alone.

There's no right or wrong way to grieve, and however you experience grief, it's important to take the space and time you need. You'll progressively heal and return to your routines, create new experiences and build new ways to manage your loss.

Grief may affect your thinking and you may find

- it's harder to concentrate
- it's more difficult to make decisions
- you become forgetful
- you experience worry and anxiety

Grief may also affect physical health resulting in

- disrupted sleep
- headaches and nausea
- aches and pains
- increased or reduced appetite
- reduced energy levels
- excessive fatigue



Find ways to work through grief

One of the hardest parts of grief is not knowing what to expect, especially in the first few months. It's a very individual experience with no set pattern, so figuring out what to do isn't always clear.

Dealing with your feelings

Bereavement involves processing emotions and creating meaning out of your loss. It can involve redefining yourself and your place in the world. There's no magical formula to moving forward, but avoiding pain and sadness can lead to emotional and physical problems later on.

Allow yourself to feel the full impact of your loss so you can move forward over time. How long it takes to grieve can vary from person to person. It's important not to feel guilty or question how long it takes you or others to grieve.

As you eventually begin to re-engage with your routine, you will slowly experience a greater sense of hope, focusing more on the future rather than the loss itself. Eventually, memories can become a positive point of reflection rather than a trigger of sadness.

Many circumstances can influence how you cope with loss and how you express your emotions

- your existing level of wellbeing
- your relationship with the person who has passed
- the events surrounding their death
- other cultural factors

Some people grieve for months, while for others it may be years.

Breaking the news

Sharing news of your loss can be very difficult. How you do this depends on your relationship to the person you're telling and their relationship to the person who has died.

To help you through this, try preparing what you want to say. Having a close family member or friend with you might give you support, or you may want to ask someone else to break the news for you.

Each person will react in their own way and timeframe, often differently to what you'd expect. This can be challenging, but remember grief is different for everyone.

Breaking the news to children

Explaining things to a child can be even more difficult. Clear and honest communication will help avoid confusion. Very direct language such as 'dead' or 'has died' seems harsh, but it can help prevent misunderstanding. Answering questions truthfully can also help children come to terms with the loss more quickly.

Breathing exercises can help

Focused breathing can help with stress and anxiety in just a few minutes:

- 1 Deepen your breathing, and let your breath flow deep down into your belly (without forcing it).
- 2 Breathe in through your nose for four seconds, then out through your nose for four seconds.
- 3 Continue breathing in and out for up to five minutes.

Other ways to look after yourself and others

While everyone navigates a different path when dealing with loss, it's important to find ways to grieve and heal.

Don't battle alone

Sharing your feelings can help to process them. Engage family, friends or even a professional such as your doctor or a psychologist for support.

Honour your loss

A meaningful act can help the healing process. Some examples are writing a letter or song, planting a tree, holding a memorial or treasuring a sentimental possession.

Be aware of your triggers

Have support available for when you might feel overwhelmed. Prepare a general response to condolences such as a simple, 'Thank you. I appreciate your thoughts and support.'

Look after yourself

Ensure you focus on your physical wellbeing and keep a healthy diet, with regular exercise and sleep too.

Re-engage with routine

Going back to work, study, recreation and socialising can help you move forward – just take things slowly.

Ask the experts

Talking to a doctor or a psychologist can be helpful if your feelings start to take a toll on you.

Don't take risks or use distractions to mask your loss

Take care not to:

- use drugs or alcohol to cope
- take on too much work or activity
- make any big, life-changing decisions
- engage in risk-taking behaviours, or
- be too self-critical or hard on yourself.

When should you be concerned about your feelings?

About 15% of people experience symptoms that last for longer than a year or two¹.

Over time, the emotions you feel at first will usually feel less strong.

But if you're feeling any of these emotions, it's important to speak to your doctor or psychologist for support:

- constant feelings of emptiness and despair, and difficulty feeling any positive emotion
- ongoing negative thoughts about yourself and your self-worth
- a relentless sense of guilt and disconnection from others
- suicidal thoughts or obsession with dying
- an inability to function in life, relationships or at work, home or school.



¹ Bonanno GA: 'Loss, trauma, and human resilience: have we underestimated the human capacity to thrive after extremely aversive events?' Am Psychol 59 (1): 20-8, 2004

Finding extra support

Lifeline

Lifeline is a confidential online crisis chat or telephone crisis support service available 24/7.

13 11 14

24 hours a day
7 days a week

The Support Act Wellbeing Helpline

This free, confidential phone counselling service is available 24/7 to anyone who works in Australian music, the performing arts or other creative industries.

Visit supportact.org.au for more details or call **1800 959 500**.

Australian Centre for Grief and Bereavement

Resources and support groups for anyone who has experienced a death-related loss.

Visit grief.org.au or phone **1800 642 066**.

Contact us



1300 722 152
8am to 5.30pm (AEST/AEDT)
Monday to Friday



claims@mediasuper.com.au
mediasuper.com.au
Log in to chat to us online



Visit us in person in Adelaide, Brisbane,
Melbourne, Perth and Sydney.
Details: **mediasuper.com.au/contact**



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This brochure is a summary, and benefits will only be paid in accordance with the Trust Deed and the full eligibility terms and conditions in the relevant insurance policy. For more information on insurance cover visit **mediasuper.com.au/insurance**.

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