Claiming a death benefit



Information only inside:
Contact us for the full guide and application form.

16 October 2026

We understand the death of a loved one is a really difficult time. We want to make the process of claiming a death benefit as smooth as possible for you.

The death claim process

1 Contact us	2 Submit your claim	3 Claim assessment	4 Claim decision	5 Payment

1 Contact us

The first step is to call our claims team on **1300 722 152**. We'll provide you with a dedicated case manager who'll contact you within 7 business days from when you notified us of the member's death and guide you through the process.

2 Submit your claim

To claim a death benefit you'll need to:

- complete the parts of the attached claim form which are relevant to you
- gather the supporting documents requested in the form, and
- send the form and supporting documents to us.

3 Claim assessment

Once we receive your completed claim form and supporting documents, we'll assess your claim and check that everything is correct and complete.

If the member had death cover on their account, we'll send the claim to our insurer. The insurer will decide if an insurance benefit is payable.

Your case manager will let you know if we need anything else.

4 Claim decision

We'll determine who should receive the death benefit according to our Trust Deed.

If there's a binding nomination	We must pay the death benefit to the people the member nominated, in the percentages they chose. For a binding nomination to be valid, the beneficiaries need to have been the member's spouse, child, financial dependant, interdependant or legal personal representative when the member died. For example, a nomination won't be valid if the member had nominated their spouse but had since divorced.
If there's no valid nomination	We must pay the death benefit in the following order of priority: • If the member had a surviving current spouse when they died, we'll pay the entire benefit to them. • If there's no surviving current spouse, the benefit will be divided equally among the member's surviving children. • If there's no surviving current spouse or child/children, the benefit will be paid to the member's estate. • If the benefit can't be paid to the estate, in special circumstances it may be transferred to the Australian Taxation Office.
If there's a reversionary nomination (income stream accounts only)	The member's income stream will be paid to their reversionary beneficiary, as long as they were the member's spouse when the income stream account was opened and when the member died.

5 Payment

If you're entitled to some or all of the death benefit, we'll pay it either as a lump sum or as an income stream (if applicable), or a mix of both, in line with your instructions.

If you're a First Nations person and need help with your claim

If you identify as Aboriginal or Torres Strait Islander and would like help with your claim, please let your case manager know so we can assist you.

You're not alone

We're here to support you. We'll take the time to understand your situation, explain the process and guide you through what you need to do.

We'll work with you to gather the information we need so we can assess your claim as quickly as possible.

If you need any help, call us on **1300 722 152** or email **claims@cbussuper.com.au**. You can learn more about our approach to managing claims at **cbussuper.com.au/claims-philosophy**.

What makes up a death benefit?

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

- the member's super balance, and
- an insurance payment, if the member had insurance cover when they died.

What's a financial dependant?

This is someone who was financially dependent on the member, relying on them for financial support for their care and everyday needs.

What's an interdependant?

This is someone who was in an interdependency relationship with the member.

An interdependency relationship exists when two people (even if they are not related):

- have a close personal relationship
- live together
- one or both of them provides the other with financial support, and
- one or both of them provides the other with domestic support and personal care.

If two people, related or not, have a close personal relationship but don't meet the other requirements, they may still be considered as interdependent if the reason that they don't meet the other requirements is because of the physical, intellectual or psychiatric disability of one of the people.

People who share accommodation, such as housemates, and people who provide domestic care under a contract for service are not considered interdependent.

How long will it take to assess your claim?

We'll assess your claim as quickly as possible and let you know whether you'll receive a payment as soon as we can.

While most death claims are paid within 4 months from when we're notified of the member's death, some claims may take longer. This can happen when we don't receive all the information we need to assess a claim.

We'll keep you updated throughout the process and let you know if we need anything further to finalise your claim. We'll contact you again when we've made our decision.

What if you're dissatisfied?

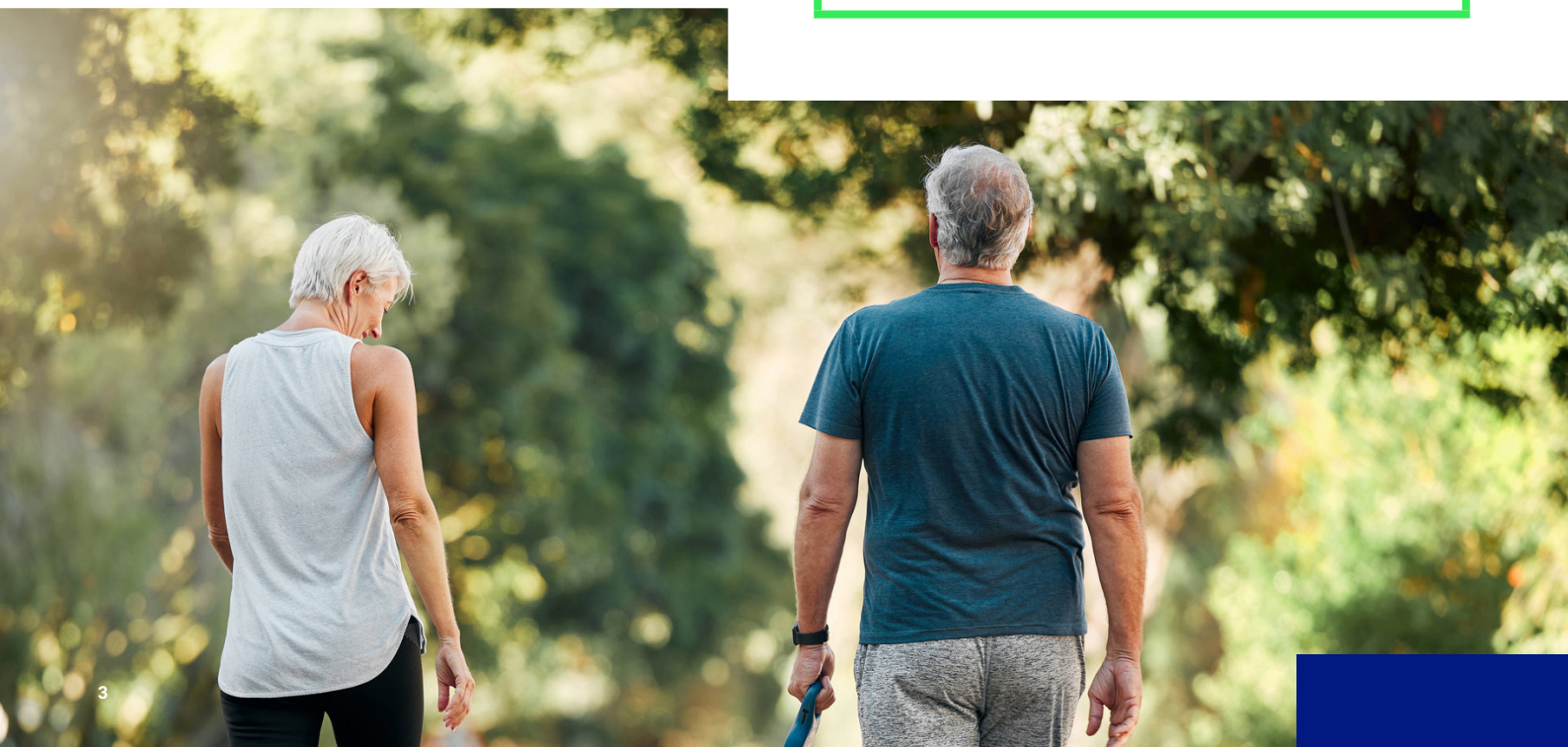
If you're dissatisfied and would like to know more about making a complaint, please see **cbussuper.com.au/complaints**.

What happens to the super account while a death claim is in progress?

For super accounts where the member was making or receiving contributions, we move their super and any insurance benefit to our Cash investment option. This helps protect the account value while we decide how the death benefit will be paid.

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 stay invested in the member's chosen options.





Receiving a death benefit

If you're receiving a benefit, we'll let you know about your payment options, and request payment details and proof of your identity.

You can choose to receive the death benefit as a lump sum or as regular payments through an income stream account if you're eligible (or a mix of both).

We'll then pay your benefit and send you a statement explaining how it was calculated.

Consider getting financial advice

Receiving a death benefit may affect your income, tax and any Centrelink payments, so we recommend talking to a financial adviser to help you make informed decisions during this difficult time. We have a range of financial advice services available to you. Visit **cbussuper.com.au/advice** or call our Advice team on **1300 361 784** for more information.

How death benefits are taxed

The amount of tax payable on a death benefit will depend on several factors including:

- whether the benefit is paid as a lump sum or an income stream
- whether the beneficiary was a deceased member's dependant under tax law
- whether the components of the benefit are taxable or tax free, and whether the super fund has already paid tax on the taxable component, and
- the beneficiary's age and the member's age when they died.

Generally, we don't deduct tax from a death benefit if you're a spouse, a child under 18, a financial dependant, an interdependant or a legal personal representative, and you receive the benefit as a lump sum payment.

We're required to deduct tax from a benefit you receive as a lump sum payment if you're not a financial dependant (including a child who was not financially dependent on the member or in an interdependent relationship with them when they died). Tax will be calculated as 15% on the taxed element or 30% on the untaxed element (plus the 2% Medicare levy), or a higher rate if we don't have your tax file number.

For more on how death benefit income streams are taxed, see our *How super works* guide at **cbussuper.com.au/superworks**.

How to certify your documents

The attached form lists the documents you need to provide with your claim, and which ones need to be certified.

To certify your documents:

1. photocopy each one
2. take the originals and copies to someone listed opposite
3. they'll check that each copy matches the original, then certify the copy.

Example



Documents in other languages

If your documents are in another language, you'll also need to give us a certified English translation by an accredited translator.

Who can certify documents?

Visit us in person in Adelaide, Brisbane, Melbourne, Perth or Sydney and we can do this for you. Find our details at **cbussuper.com.au/contact**.

The following people can also certify your documents:

- police officer
- permanent employee or agent of Australia Post[1] 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 officer[2]
- registrar or deputy registrar of a court
- justice of the peace[2]
- 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 officer[2]
- judge, magistrate[2] 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 documents if you're outside Australia.

For more information, see our *Identification requirements* factsheet at **cbussuper.com.au/id**.



Need a hand?

Call us on **1300 722 152**
8am to 5.30pm AEST/AEDT, Monday to Friday

claims@cbussuper.com.au
cbussuper.com.au

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

Contact your local **CBUS coordinator** if you need additional support in your area.
Details: **cbussuper.com.au/coordinators**

CBUS
Locked Bag 5056
PARRAMATTA NSW 2124



This information is about CBUS Super. It doesn't account for your financial position, objectives and specific needs. You should consider your own position, objectives and needs before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination available by calling **1300 361 784** or visiting **cbussuper.com.au**, to decide what's right for you.

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 (CBUS and/or CBUS Super).

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

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