



Planning ahead pack

Overview

We've developed this pack to help you understand what happens to your CSC superannuation benefits when you pass away, and the things that can be done to plan ahead to make things simpler for your family or loved ones. Please discuss this pack with them, keep this pack updated and stored in a safe place with other important documents noted below.

A note on terminal illness

If you're a CSC member who has been diagnosed with a terminal illness, please contact us as soon as possible so we can guide you through your options.

Where will my Super go when I pass away?

Each of our schemes is governed by its own specific rules and regulations as well as industry-wide rules and regulations.

If you're in a defined benefit scheme—i.e. 1922/PNG/CSS/PSS/MilitarySuper/DFRB/DFRDB/ADF Cover

- In a defined benefit scheme, scheme rules determine who receives your benefit in the event of your death, which is why there's no form for you to fill in to nominate a beneficiary. When you die, your benefit will generally be paid to any eligible spouse and/or eligible children. If you have no eligible spouse or children, any residual benefit will be paid to your estate.
- If you have a previous marital relationship, are still legally married, and your previous partner is financially dependent on you, they may also be eligible for benefits. For more detail about residual benefits, please see the death benefits factsheet or booklet for your relevant scheme.
- If you're an ADF Cover member, CSC may use your non-binding beneficiary nominations, but only if we don't find any eligible beneficiaries.
- It's important to let CSC know when your circumstances change. You can send us anything in writing to let us know the status of your relationships, and we'll save it to your file. This will not be a binding nomination, but the information you provide may help us when it comes time to deciding who is eligible to receive a benefit.



If you're in an accumulation scheme—i.e. PSSap, CSCri or ADF Super

- In an accumulation scheme, you are entitled to make a binding beneficiary nomination. Your binding nomination, as long as it remains valid, will determine who receives your superannuation benefits when you pass away.
- You'll need to complete a binding nomination form every three years, you can find the form on our website csc.gov.au. You should let us know whenever your circumstances change, such as if you get married, register a relationship, get divorced, have children, change an interdependency relationship, start anew interdependency relationship, or if one of your nominated beneficiaries dies.
- It's important that you keep updating CSC of your beneficiary nomination, and understand who is eligible for a binding nomination. A binding nomination is a legal document, and as long as your nomination hasn't expired, CSC must pay your benefit to the person(s) you have specified, as long as the law permits us to do so.
- Superannuation law restricts the beneficiaries you can nominate to people who are considered to be your dependants—e.g. your spouse or partner, your children, or someone you have an 'interdependency' relationship with.
- If you don't have a binding nomination CSC will use its discretion in accordance with the law to determine who will receive your benefit.

Checklist of required documents

There are some supporting documents that your beneficiary or representative may need to send us after you have passed away. The most common documents are:

- ☐ A copy of your Will (however, scheme rules mean we may not be able to pay in accordance with the Will).
- ☐ Relationship certificate (e.g. a copy of the marriage, registered partnership and/or civil union certificates).
- ☐ Birth certificates for any children applying.
- ☐ A jointly addressed document to you and your spouse and/or child, to show confirmation of you living together.
- ☐ A Third Party Authority form for your dependant to complete (found on csc.gov.au), if for example they would like a child, friend or family member to represent them.

If possible, you should keep copies of these documents filed with this pack in a place where a trusted person can access them.

How do my family/loved ones contact CSC of a passing?

The Loss and Hardship Support team is a dedicated team of experts who are here to help your family/loved ones.

The team can be contacted by phone on **02 6192 9521** or by email at LHS@csc.gov.au

We also have an online notification tool on our website csc.gov.au

Once we have been notified, your next of kin will have a single case manager to support them through the whole process.

Your family may also need to contact a number of other agencies and companies, please see the enclosed list of other organisations we think your family may need to consider contacting.

Where can I get more information?

When the time comes, our dedicated team are here to help guide your eligible beneficiaries every step of the way, from the moment they notify us of your passing to paying out their benefit. In the meantime, more detailed explanations and examples of benefit calculations can be found in the relevant **Death benefit factsheets** on our website csc.gov.au

Or, please call your relevant number below for further support.

ADF Super: 1300 203 439

MilitarySuper: 1300 006 727

DFRDB: 1300 001 677

ADF Cover: 1300 001 977

CSS: 1300 000 277

PSS: 1300 000 377

Contact Checklist for your family/loved ones:

Please use this to keep any useful information in one place.

PSSap: 1300 725 171

CSCri: 1300 736 096

Superannuation

Notifying CSC of a passing: (02) 6192 9521

Other fund's details:

[illegible]

Insurance policies

Name

[illegible]

Contact number

[illegible]

Contact number (so that they can update your Centrelink, Medicare and/or Child Support details)

Services Australia	132 300
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Australian Tax Office	132 861
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Australian Electoral Commission 132 326

Banks/creditors/loan provider (eg. debit, savings or credit cards)

Name

[illegible]

Contact number

[illegible]

Private health

Name

[illegible]

Contact number

[illegible]

Compensation

Department of Veterans' Affairs: 133 254

Comcare: 1300 366 979

Other name/contact number:

[illegible]

Employer

Name

[illegible]

Contact number

[illegible]

Landlord/tenants

Name

[illegible]

Contact number

[illegible]

Utility and telecommunication companies (such as water, electricity/gas/phone/internet provider)

Name

[illegible]

Contact number

[illegible]

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Subscriptions/other

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State licensing authority (such as Service NSW, Access Canberra, TMR QLD)

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