

CHECKLIST



Trustee: Death Benefits

1. Report and open the case



Get the death certificate, certified ID copies, and proof of marriage.

Send claim forms to the family or employer contact.

Pull the member's nomination form — remember, it is a guide only, not final.

2. Find all dependants and nominees



Contact everyone named on the nomination form.

Also look for anyone else who depended on the member financially — spouse, children, parents — even if they were not nominated.

Ask for proof: maintenance orders, bank statements, affidavits.

Write down who you contacted and what you found, even if it led nowhere.

3. Decide the split



Look at each person's financial need, relationship to the member, and any legal duty to support them.

The benefit does not have to be split in equal shares — write down why you split it the way you did.

4. Decide how it's paid



Adults: usually paid directly.

Minors or vulnerable beneficiaries: consider a beneficiary fund or guardian, not just a straight payout.

5. Keep to the timeline



Aim to finish within 12 months of death.

Pay sooner if all dependants are confirmed and documents are complete.

If, after reasonable efforts, no dependants are identified, the trustees may pay nominees or, failing that, the estate in accordance with section 37C.

6. Close the file



Keep every document and your reasoning on record — this protects the fund if the decision is ever questioned.