Trustee **checklist:**

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.