

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 is 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.

