



Death Benefit - Fact Sheet

This fact sheet explains the process for claiming a death benefit from the NZAS Retirement Fund (**Fund**). You may wish to keep a copy of this sheet with your Will.

It is important to make a Will and keep it up to date. Dying without an up to date Will can place financial and emotional strain on your family and significantly delay payment of your benefit.

Who could the death benefit be paid to?

All death benefits payable in respect of members who die will be paid automatically to those members' estates (i.e. the executors of the Will or, if a member dies without a valid Will, their estate administrators).

How to lodge a death claim

If a member dies while in service, the member's solicitor/legal personal representative will usually notify NZAS HR. HR will then advise Mercer (N.Z.) Limited (**Mercer**), the Fund's Administration Manager, and complete a termination form. If the member has left service and is a retirement account holder, their legal personal representative may notify Mercer directly at nzasrf@mercer.com.

The solicitor/legal personal representative will then need to send all the required documents to Mercer (**please see Contact details on the next page**).

Mercer will process all the documents on behalf of NZAS Retirement Fund Trustee Limited (**Trustee**) and the Trustee will approve the benefit payment.

What documents are needed?

Once Mercer is advised of a member's death, they will get in touch with the solicitor/legal personal representative to request certified copies¹ of the following documents:

- the full **Death Certificate**
- the **Will** (if applicable)
- the **Letters of Administration** (if no Will is held)
- the **Grant of Probate** (for estates over \$15,000 where a Will is held)
- the deceased's **Birth Certificate**
- proof of **bank account** for payment to the estate.

If the member died while in service, HR will also provide Mercer with a termination form (NZAS10) which includes details such as final contributions and salary information (if applicable).

If the member had a locked-in account in the Fund and was still eligible for Government contributions to that account, Mercer will lodge a final Government contributions claim with Inland Revenue.

The member's death benefit entitlement from the Fund will be paid to their estate once the documentation is complete, all payment criteria are met and Inland Revenue makes the final Government contributions payment (if applicable).

¹A **certified** copy of a document is a copy of the original document (such as a birth certificate) that is presented with the original document to an authorised person such as a JP, lawyer, notary public, registered teacher, police constable, registered doctor, kaumatua or minister of religion, who formally certifies in writing on the copy that it is a true copy of the original document.

Mercer must receive the original certified copy of the document.

How long is it likely to take for a death claim to be approved and paid?

Each case is different, but it can take several months to obtain all the information the Trustee needs. To help keep delays to a minimum, the Trustee ensures a rigorous claims management process is adopted and aims to keep you informed of the claim's progress.

Who can I contact to find out how the claim is progressing?

The Fund Secretary at Mercer will be able to assist you with any queries you may have.

Contact details

Please send the required documents to:

NZAS Retirement Fund
Mercer (N.Z.) Limited
PO Box 1849
Wellington 6140

Queries?

If you require any further formation about the death claim process, please contact the **Fund Member Helpline**:

NZ 0508 266 787
Australia 03 8306 0964
Overseas +61 3 8306 0964

What if I want to lodge a complaint?

The Fund Secretary will aim to settle any enquiries or address any concerns as quickly as possible. A complaint should include the reason for the complaint and any additional supporting evidence that you consider relevant.

After receiving a complaint, the Complaints Officer will advise you of the Fund's internal complaints procedure. Alternatively, you can download the *Member Guide to the Complaints Process* on the Fund's website at www.nzasretirementfund.com.

The address and contact details for any complaints are:

Philippa Kalasih
Complaints Officer
NZAS Retirement Fund
c/- Mercer (N.Z.) Limited
PO Box 2897
Wellington 6140

Phone: 04 819 2641, or via the Fund Member Helpline 0508 266 787 (International +61 3 8306 0964)

Email: philippa.kalasih@mercer.com