

When a CSC member dies: what happens and what to do

For members of CSS, PSS, DFRB, DFRDB, MilitarySuper or ADF Cover

If you're the CSC member (things to do now)

A few small steps now can make things simpler later.

- Keep key documents together: recent CSC letters (e.g. annual statement or CPI letter), proof of identity, marriage/relationship certificate if relevant, any documents showing your shared address, birth certificates for eligible children, and your Will.
- Tell someone where they are: let your representative know how to find these documents quickly.
- Check your details in CSC Navigator: make sure your contact details are current. Some schemes also allow you to make a beneficiary nomination that CSC considers in determining who receives your death benefit—check your scheme information on the CSC website for what applies to you.

If you're the representative or beneficiary (what to do first)

1. Let CSC know the member has died

You can notify CSC without a third-party authority. If someone is acting on your behalf, they'll need to provide one.

Call: 02 6192 9521

Email: loss@contact.csc.gov.au

Online: [Notice of death form at csc.gov.au/notice-of-death](https://www.csc.gov.au/notice-of-death)

Have the member's full name, date of birth, residential address and CSC member/reference number (from an annual statement or CPI letter) if available.

2. Your dedicated case manager

Once notified, generally a single case manager will guide you from start to finish. They should:

- explain the process and complete a verbal application over the phone, or send the relevant forms
- check documents against CSC scheme rules



- contact you if anything is missing or unclear (they will aim to check in at least every 20 business days)
- issue an outcome within 10 business days of receiving all required information, and explain next steps.

3. Who can receive the benefit

- Although CSC considers any applicable Will and/or any valid beneficiary nomination the decision in relation to who receives the benefit is ultimately determined by reference to the scheme rules and superannuation law. This means CSC may be required to pay someone other than the person nominated in the Will.
- In most cases, the death benefit is required to be paid to a surviving spouse and/or eligible children.
- If there is no spouse, but there are eligible children, it may be paid to them.
- If there is no spouse or eligible children, it may be paid to the estate.
- Eligibility is determined under CSC scheme rules and in some cases a different result to these standard payments is required.

4. How payments are made

- Pensions start from the next available payday (fortnightly).
- Lump sums are usually paid within five business days after approval but this can vary in some circumstances.
- If the deceased was already receiving a CSC pension, the timing in the pension cycle may mean either an overpayment (which CSC will recover from the member's bank account) or a final payment owed to the account (which CSC will pay).

5. Documents that help things move faster

Keep these close if you have them—your case manager will advise exactly what's needed.

- Recent CSC letter (annual statement or CPI letter) showing the member/reference number.
- Proof of identity for the deceased member (driver's licence, passport, or proof of age card).
- Proof of identity for yourself (driver's licence, passport, or proof of age card).
- Marriage or registered relationship certificate (if relevant).
- A document showing both names at the same address (if relevant).
- Birth certificates for any children who may be eligible.

- Student enrolment details for children aged 18-25 in full-time study.
- Will (even though scheme rules primarily determine who receives your death benefit, a Will can help establish relationships).
- Death certificate or medical cause of death certificate (often available within six weeks).

Financial advice

Choosing between payment options in this situation can be complicated for tax and other reasons. You may wish to seek financial advice before making any key decisions. CSC provides members with access to authorised financial planners* who provide personalised fee-for-service financial advice. For further information visit csc.gov.au/financial-planning

*CSC financial planners are authorised to provide advice by Guideway Financial Services (ABN 46 156 498 538, AFSL 420367).

Need help?

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Important information

- This guide provides factual information and general advice only. It does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of any advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial advisor.
- Timeframes are indicative and may vary depending on circumstances and the information provided.
- Eligibility, definitions (including 'spouse' and 'child'), and benefit payments are determined under the relevant scheme legislation and rules. Where there is any inconsistency, the scheme rules prevail.
- Some schemes do not offer the same beneficiary nomination options. Check your scheme information on the CSC website for what applies to you.
- Tax may apply to some benefits depending on individual circumstances. Consider obtaining professional advice.
- CSC will collect, use and is close personal information in accordance with our Privacy Policy at csc.gov.au/privacy.