

What Do I Do When My Spouse Passes Away?

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It's not such a great subject to talk about, but there are often many questions around what do I do when my spouse/partner passes away? It can be a daunting time for many reasons, and often one we don't want to think about.

These are the times when you don't know how or where you are going to get funds to live on, as they have always looked after the affairs of the household.

This article will focus on the requirements if your spouse/partner joined the NSW Police prior to 1 April 1988 and had a Police Superannuation Scheme defined benefit pension with Aware Super, or previously known as State Super.

One of your first ports of call would be with your bank. Banks will usually "freeze" funds to protect the assets of the deceased. If you have a joint account, this may not be such an issue as your bank may still allow you to withdraw funds.

Depending on your circumstances, you may need to also call Centrelink on 132 300 to advise of your spouse/partner's passing.

The next step is to call Aware Super, on 1300 650 873. Let the consultant know that you wish to notify them of the death of your spouse/partner. At this point, if you are unable to make the call, perhaps as it is too distressing, a family member or representative could make the call for you to advise the fund. They will be unable to receive any information on your behalf, but they will be able to advise Aware Super and they will in turn begin proceedings for you.

Aware Super will then provide you with information as to what you need to do next. It will usually involve form completion and gathering some documents.

It is at this point that delays may occur.

The documents that are usually required will be proof of your identification, perhaps a certified copy of your driver's licence, birth certificate or passport. It is not necessary to provide all these documents, but the document you provide will need to be certified by an authorised officer such as a Justice of the Peace to advise it is a true copy of the original document.

You may also be asked to provide proof of your relationship, such as a Marriage Certificate. Or if you are not married, but living together, a Relationship Certificate.

The fund will also need to know of the bank details of where you want the funds to be paid into. It is helpful to the fund, to provide a copy of the top of the front page of your bank statement, to confirm the account number of your bank.

However, the most important document you will require to send to the fund is a Certified Copy of the Death Certificate.

Obtaining the certificate will in most cases be organised by your Funeral Director, but it will be best to check with them that this is the case.

Once the death is registered, and the Funeral Director usually does this, the Death Certificate will then be sent by registered post to whoever applies for it. This could be the next of kin (NOK), the executor of the will, the funeral director or the solicitor managing the estate.

This is all very distressing at the time, but the funeral director is very experienced in these matters and will be able to ensure you have such things covered.

There is often a significant delay for the Death Certificate to be processed. I am advised in simple cases; this can be up to 6 weeks. Aware Super will not be able to finalise the process until they have received the document. Once you receive the document, send a certified copy in to Aware Super as soon as possible.

Once they receive all the paperwork, the process will take up to 10 working days and when you will receive your first payment, would then depend on when the cycle the pension pay is to be made.

Keep in close contact with the retirement area of Aware Super to see how the process is going. The fund is very keen to look after all it's members, but particularly those in these circumstances.

So, depending on the delays with the Death Certificate, this process MAY take up to 8 weeks. This why it is important to get the process moving as quickly as you can, to avoid finding yourself without any money coming in.

Hopefully this will help answer some questions, but most importantly speak to Aware Super if you seek any further clarification.

Prepared and supplied by Murray River RFPA Branch Committee Members.