

Wiskain po maniz money blo ol pamle apta ol pas wei

E mina ard wen wi loos ol pamle. Lo sad news taim e ken meke ol ting more ard wen e gad money bisnis po streit em ane yu dha wan dha pamle udha bi loos bi soosem po maniz olgedha em money ane ebri ting blo em apta ol pas wei. Dhis wan e quik gaid.

Wen wi loos ol pamle, e mina nadhakain ard ting mipla e go thru. Ane wen wi gib ol pamle sad news ane redi ol samting po funeral, e gad ol money ting po mekem dhat e mas po sort aut blo dhat pamle blo yu udha bi loos.

Dhem wan ya seben step yu mait ab po plan em so long ebri samting blo yu pamle e sort em out prapa. A yu ken claim ol samting tu ip yu pamle e wande libe ol samting po yu ip em go pas wei.

Ip yu need help po pay po funeral, go luk lor [Moneysmart](#) were e gad list blo ol orgenaizeisan yu ken kontakt.

1. PIND AUT IP E BI GAD SAMBODI UDHA BI MANIZ DHEMPLA WILL ANE OL LAS WIS BLO DHEMPLA



Dha pamle blo yu udha bi loos mait e bi meke Will, dhat e spik udha em bi wande gibe em money ane ebri ol samting blo em po. Samtaim, e gad lawyer or tax agent wase accountant e maniz dat wan.

Diskain paper wok mait bi kip em lo safe ples inside lo aus. Ip u paindem, u ken ring ap dha legal or tax reprizentatib udha name e lo da paper.

Ip e no gad dhem inpomeisan or ip e no gad Will, tha steit e samtaim disaid wiskain dha money ane ol samting e go share em out. Usually, apta e pay ol money, eni lept oba money e pay em po man or oman blo em, pikinini or gran pikinini, ama ane padha or bala ane sisi, Bat samtaim dhiswan ken teke long taim.

2. GEDE DEATH CERTIFICATE



Wen wan pamle blo yu e pas wei, yu, dha funeral director or yu legal reprizentatib mait ken ask po death certificate. Dis wan e official paper dat e spik sambodi e be pas wei. Ol e use em po ol legal ting, wase wen sambodi e wande claim estate blo ol pamle udha pas wei. Ane yu mait nid dha death certificate po cancel ol ting wase ol bank account, utilities ane phone or internet kontrakt.

Po gede death certificate, yu ken apply lo dhem peiz ya andanit:

[New South Wales](#)

[Victoria](#)

[South Australia](#)

[Northern Territory](#)

[Queensland](#)

[Western Australia](#)

[Tasmania](#)

[ACT](#)

3. SEK PO SUPER

Pipol udha otharaiz ken sek po luk ip yu pamle bi gad eni super dat dhempl a no bin yusem bipo ol bi pas wei. Unused super – a insurance benefit – e samtaim ken pay em go po da bank account blo da person or pipol udha name e bi list po wen sambodi pas wei. Samtaim samting kol 'binding death nomination' go bi der po spik da super fund udha da loos pamle bi wande em lept oba super po go po.

Ip u pamle udha be loos bi gib permission po sek em accounts, onli ol legal reprizentatib o tax agent udha e maniz dhem samting ken sek em.

4. SEK PO INSURANCE

Ip e olredi gad legal reprizentatib or executor, dhempl a go samtaim luk ip e gad eni insurance payment e ab po pay go po pipol lo pamle. Dis wan samtaim e gad laip insurance.

5. SPIK BANK A SERVICES BLO DHEMPLA

E go ab po spik dha bank blo dha pamle blo yu udha be pas wei, solong ol ken change ol ting po wanem dhem money e go thek maut prom account, wase ol regular payment. Sam pipol ken meke dhis wan, wase tha executor, legal reprizentatib or dha next of kin. Samtaim e ab tu show e death certificate (luk step 2).

A legal reprizentatib ken sort out ol money po kam aut prom account go po dhem beneficiaries, udha dhem pipol yu loos pamle bi wande lib em money po.

6. WEN MEKE CLAIM PO SUPER BLO YU PAMLE UDHA BI LOOS

Ip yu wande meke claim po super blo pamle blo yu apta ol loos, samtaim e ab po follow dhem step:

1. Rait go po dha super fund gad dhem account detail blo yu pamle udha be loos ane spik po dhempl a yu wande claim, ane sane copy blo dha Death Certificate go.
2. Gibe dhem detail blo dhempl a beneficiaries, ol fund balance ane eni nadha amount dhat e owe.
3. Pil maut dhem super fund porm po gede Death Benefit payment
4. Dha super fund go review dha application.
5. Dha fund go rait po yu po spik wanem disizin blo dhempl a ane udha ol go pay dha superannuation Death Benefit po.
6. E ken request po appeal dha disisin lo dha Superannuation Complaints Tribunal (SCT) insaid 28 days

7. GEDE ELP

E gad thumas sebis dhat ken elp yu lor dhis ard taim.

Po crisis sapot:

Lifeline: 13 11 14

Po elp yu lo yu sad taim:

Australian Centre for Grief and Bereavement

Po ol government payment apta samwan kloostun po yu bi loos:

Services Australia

Po financial inpomeisan baut wen yu loos man or oman blo yu:

MoneySmart

YU SABE DHIS WAN?

Yu ken spik thumus serbis lo dha seim taim baut dha pamle blo yu udha bi loos lo dha **Australian Death Notification website.**

