

## SUBMISSION ON POLICY ISSUES RAISED IN ROUND 5

Submitted By: Anne Hern

Email: [REDACTED]

Phone Number: [REDACTED]

Submission for: My Self

Name of other person, business or organisation:

Do you agree to your submission being published: Yes

Do you agree to your full name being published: Yes

Your submission:

Good morning. I am concerned about the transparency and lack of information that the superannuation companies give/share with Australian people when they commence, continue to pay into polices which they believe protects the people closest to them in the event of injury or death Unfortunately I was put in this position of winding up my son's affairs after his death in a work place accident in 2014 I was not aware of the complicated unclear, very unprofessional way superannuation companies conduct their business eg. Having trustee rules only appropriate to superannuation companies which do not support the common laws eg. legal defacto, spouse of Australia. One would think that there was some consistency. Also I believe the little known facts/process of paying out death benefits of members of superannuation funds and identifying dependency taking into consideration time/common law, families, and very little attempt to work with the parties involved to allow validation, shared information, offering mediation to parties in one of the most stressful times of a anyone/families life. What would I like to see. A review of policy and procedures - the superannuation company told me that they had retrained 31 of their 33 field officers in the language and explaining their policies. Uniform common acceptance of legal defacto/partners/spouse etc: aligned with dependency and the common law of the land Not fair process of validation - information has to be shared and validated. Consideration of grief and support person advocate officers for parties involved and help with pathway of navigating this process. The superannuation company representative agreed that the system wasn't always fair and offered to help draft a letter to the Australian government- she has since withdrawn the offer. Thank you for your time. Anne Hern