



PLATFORMPLUSWRAP

Death Benefit Claim Guide

IDPS

References to PlatformplusWRAP are references to the Platformplus Wrap registered managed investment scheme under the Corporations Act 2001 (Cth) (ARSN 651 282 549). PlatformplusWRAP is an IDPS-like scheme issued by Equity Trustees Limited as Responsible Entity for the scheme.

PLATFORM+ WRAP



Contents

Introduction	3
Individual Portfolios.....	3
Required Documents	3
Individual Portfolios.....	4
Joint Portfolios	4
Required Documents	4
Portfolios held as Tenants in Common.....	4
Required Documents	5
Trusts, SMSFs, and Companies with a Sole Individual Trustee/Director.....	5
If the deceased was the sole director and sole member of a company	5
If the deceased was the sole director of a corporate trustee of a trust or SMSF	6
If the deceased was the sole individual trustee of an SMSF or trust.....	6
Required Documents	6
Other Non-Individual Portfolio Types	7
If the deceased was a director of a company (not sole director/member).....	7
If the deceased was an individual trustee of an SMSF or trust (with more than one trustee).....	7
If the deceased held a role in other non-individual entities.....	7
Required Documents	7
PlatformplusWRAP Feedback & Complaint Process	8
How to provide feedback or lodge a complaint.....	8
Our Complaints Process.....	8
External Dispute Resolution – AFCA	8
Complaints About Your Financial Adviser.....	9
Privacy Queries or Complaints.....	9

Introduction

We recognise that if you've lost a loved one, this may be a difficult time for you, and making a death claim can seem complicated. The aim of this Guide is to make the death benefit claim process as smooth as possible by providing the information you need to know, and the steps involved in submitting and managing a death benefit claim. When a client using PlatformplusWRAP passes away, several key actions must be taken:

- Confirm the client's death;
- Identify their Legal Personal Representative(s)
- Collection of clear instructions on how their affected Account(s) should be managed

The documentation required to complete these steps will vary depending on the type of Account held (e.g. Individual, Joint, Trust) and the circumstances of the deceased's estate.

Individual Portfolios

For Individual Portfolios, documentation requirements will vary based on the value of the deceased client's holdings and the specific circumstances of the estate. The table below outlines the applicable requirements.

REQUIRED DOCUMENTS

Portfolio Size	Estate Circumstances	Documents Required
All	Will – Probate granted	• Death Notification Form • Copy of Grant of Probate • Executor ID Forms
All	Will – Letters of Administration granted	• Death NotificationForm • Copy of Letters of Administration • Administrator ID Forms
> \$100,000	Will – No Probate or Letters granted	• Death Notification Form • Copy of Death Certificate • Copy of Will • Legal Personal Representative ID forms • We require you to obtain Probate or Letters of Administration
All	No Will (Intestate)	• Death Notification Form • Copy of Death Certificate • We require you to obtain letters of Administration

Notes

1. Portfolio size refers to the total of all Individual IDPS Portfolios the investor held with PlatformplusWRAP.
2. All document copies must be certified by an authorised person.



Individual Portfolios

Where an individual Portfolio holder passes away:

- The account remains open until the death benefit is paid.
- Administration fees and applicable costs continue to be deducted.
- Advice fees cease upon notification of death.
- Any advice fees charged after the date of death will be refunded once documentation is received.
- Automated investment plans and regular payment plans stop.
- Executors may choose to engage the existing adviser using the standard advice fee authorisation processes..

Joint Portfolios

Where a joint Portfolio holder passes away, ownership of the assets automatically transfers to the surviving holder. We will continue to accept instructions from the surviving holder without interruption.

Once the required documentation has been received, the joint Portfolio will be closed and a new Individual Portfolio established in the name of the surviving investor. The new account will mirror the investment settings and fee arrangements of the original joint Portfolio.

- The account continues and becomes solely held by the surviving investor.
- Administration fees and advice fees continue unless advised otherwise.
- All automated and regular investment plans continue unless the surviving investor instructs us to stop.
- We will ask the surviving investor to confirm the continuation of the account as an Individual Portfolio.

REQUIRED DOCUMENTS

Portfolio Size	Surviving Joint Partner Circumstances	Documents Required
All	All	• Copy of Death Certificate • Death Notification Form

Portfolios held as Tenants in Common

Where a portfolio is held as Tenants in Common and one party passes away, the ownership of the assets will effectively be between the surviving Party(ies) and the legal personal representative of the deceased Party. Ultimately the underlying assets within the portfolio will need to be divided up between the surviving Party and the deceased Party with the

proportion of the assets that are the entitlement of the deceased Party to be distributed in accordance with the Will or instructions of the Legal Personal Representative.

We will not accept instructions solely from the surviving party and will require that instructions are provided by the surviving party and the LPR of the deceased party once the required documentation has been received. The Parties may instruct us to divide the assets equally between the surviving and deceased parties, or effect an appropriate splitting of the portfolio in some other fashion.

- The account continues and becomes held by the surviving investor(s) and the Legal Personal Representative.
- Administration fees and advice fees continue unless advised otherwise instructed.
- All automated and regular investment plans continue unless instructed otherwise.
- All regular payments will continue unless we are instructed otherwise.
- We will ask the surviving investor(s) and the Legal Personal Representative to instruct us in regard to the division of the Portfolio assets.

REQUIRED DOCUMENTS

Portfolio Size	Surviving Investor(s) Circumstances	Documents Required
All	All	•Death Notification Form •Copy of Death Certificate •Statutory Declaration & Indemnity •Legal Personal Representative ID Forms

Trusts, SMSFs, and Companies with a Sole Individual Trustee/Director

Trusts, SMSFs and companies continue to exist following the death of a trustee or director. Where the deceased was the sole individual trustee or director, additional complexity arises, as no other person is immediately authorised to act on behalf of the structure.

In these circumstances, our priority is to verify who is appropriately entitled to act and provide instructions.

IF THE DECEASED WAS THE SOLE DIRECTOR AND SOLE MEMBER OF A COMPANY

- A legal personal representative may appoint new directors to manage the company and transfer shares to beneficiaries.
- The account remains open with fees and transactions continuing until new instructions are provided.
- We will seek confirmation of the new director's intentions for the account.



IF THE DECEASED WAS THE SOLE DIRECTOR OF A CORPORATE TRUSTEE OF A TRUST OR SMSF

- The account remains open until the death benefit is paid.
- Where the deceased was also the sole beneficiary, advice fees cease and post-death advice fees are refunded.
- Further process depends on:
 - whether the trust/SMSF will continue
 - who will act as director
 - governing rules and legislation

IF THE DECEASED WAS THE SOLE INDIVIDUAL TRUSTEE OF AN SMSF OR TRUST

- The account remains open until the death benefit is paid.
- Where the deceased was also the sole beneficiary, advice fees cease and refunds of post-death advice fees are applied.
- The process depends on whether the trust/SMSF will continue, who will act as trustee, and relevant governing rules.

REQUIRED DOCUMENTS

Portfolio Size	Estate Circumstances	Documents Required
Trust/SMSF – Sole Individual Trustee	All	• Death Notification Form • Copy of Grant of Probate OR Letters of Administration • Executor or Administrator ID Forms
Company – Sole Director (including SMSF trustees)	All	• Death Notification Form • Copy of Grant of Probate OR Letters of Administration • Executor or Administrator ID Forms

Notes

1. All document copies must be certified.

Additional Legislative Note

Under Section 201F of the Corporations Act 2001, where a sole member/director of a proprietary company passes away, the executor or legal personal representative may appoint a new director who assumes the full powers of the deceased until shares are transferred to beneficiaries.

Other Non-Individual Portfolio Types

Where a Portfolio is neither Individual, Joint or Tenenants in Common (e.g. Trusts, SMSFs, Companies, Partnerships), the requirements are generally simpler, as the entity continues to exist and surviving authorised parties remain available to instruct us.

In these cases, we only need to verify the investor's passing so their profile can be removed and signing instructions updated.

IF THE DECEASED WAS A DIRECTOR OF A COMPANY (NOT SOLE DIRECTOR/MEMBER)

- The account remains open.
- All fees and regular transactions continue unless the surviving director(s) provide instructions.

IF THE DECEASED WAS AN INDIVIDUAL TRUSTEE OF AN SMSF OR TRUST (WITH MORE THAN ONE TRUSTEE)

- The account remains open and continues to be treated as being held by the SMSF/trust.
- All fees and plans continue unless instructed otherwise by the surviving trustee(s).

IF THE DECEASED HELD A ROLE IN OTHER NON-INDIVIDUAL ENTITIES

(e.g. partner in a partnership, public officer, management committee member, member of an incorporated or unincorporated association)

- The account remains open and continues to be treated as being held by the entity.
- Fees and regular plans continue unless the surviving authorised persons instruct otherwise.

REQUIRED DOCUMENTS

Portfolio Type	Portfolio Size	Estate Circumstances	Documents Required
Trust / SMSF – Individual Trustees	All	All	• Copy of Death Certificate
Trust / SMSF – Corporate Trustee	All	All	• Copy of Death Certificate
Company	All	All	• Copy of Death Certificate
Partnership	All	All	• Copy of Death Certificate



PlatformplusWRAP Feedback & Complaint Process

PlatformplusWRAP is committed to delivering a high-quality experience for advisers and their clients. If something hasn't met your expectations, we welcome the opportunity to resolve it with you.

HOW TO PROVIDE FEEDBACK OR LODGE A COMPLAINT

You can contact our Client Support team using the details below:

Phone: 1300 168 905 (Available 8:30am – 7:00pm EST, Monday to Friday (excluding national public holidays))

Email: clientsupport@platformpluswrap.com.au

Post: GPO Box 1665, Melbourne VIC 3001

OUR COMPLAINTS PROCESS

We have a clear and structured process for managing enquiries and complaints about our financial products and services, the service you have received, our staff, or the handling of a previous complaint. If you wish to lodge a complaint (excluding privacy-related matters), it can be directed to the Complaints Officer at PlatformplusWRAP via phone, email, or post using the contact details above.

Once your complaint is received, we will acknowledge it by phone, email, or post. Our team will investigate all aspects of the matter you have raised and work towards a fair and timely resolution. We will provide you with a response as soon as possible, and no later than 45 calendar days after receiving your complaint, unless a different timeframe is required under relevant legislation.

If your complaint is resolved to your satisfaction within five business days of receipt, we may not provide a formal written response unless you request one. This exception does not apply where your complaint relates to hardship or involves a decision by a trustee (or a failure by the trustee to make a decision), in which case a formal response may still be required.

For death benefit objections, the Trustee must provide a response no later than 90 calendar days after the expiry of the 28-day period allowed for objections. While we aim to resolve all complaints as quickly as possible, there may be times when additional time is required. If this occurs, we will keep you informed with progress updates and explain the reasons for the delay.

EXTERNAL DISPUTE RESOLUTION – AFCA

If you are not satisfied with the outcome, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides a **free, fair, and independent** dispute resolution service. Typically, complaints must first go through our internal process before AFCA will review them. You can contact AFCA using the details below:



Website: <https://www.afca.org.au/>

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

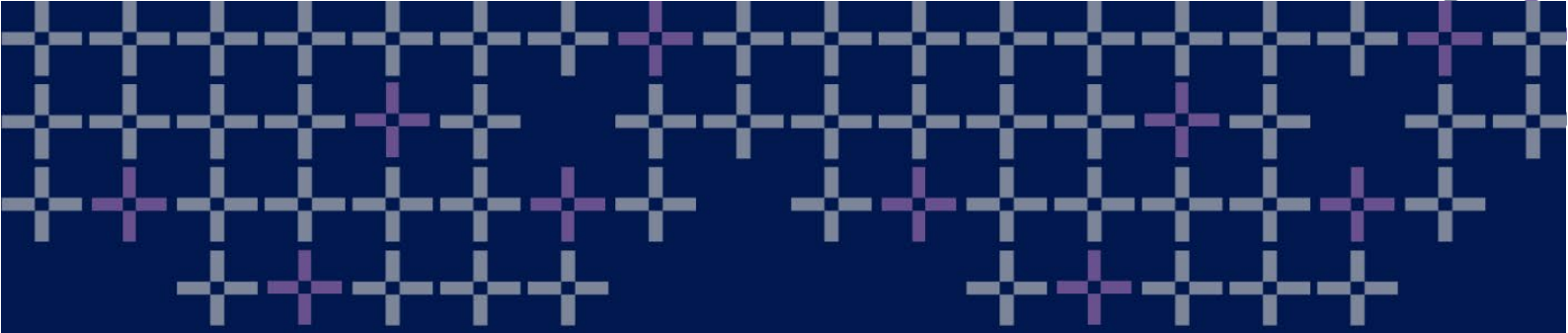
Note: Time limits apply for lodging complaints with AFCA, so it's important to act promptly.

COMPLAINTS ABOUT YOUR FINANCIAL ADVISER

If your complaint relates to services provided by your Financial Adviser, please refer to your adviser's Financial Services Guide (FSG) for details about their complaints process. You may also wish to contact your adviser directly to discuss your concerns.

PRIVACY QUERIES OR COMPLAINTS

If you have any questions or concerns about your privacy, you can contact the Privacy Officer at Equity Trustees. They can be reached by phone on 1300 168 905, by email at clientsupport@platformpluswrap.com.au, or by post at GPO Box 1665, Melbourne VIC 3001.



PLATFORM+ WRAP