

## NOTICE OF FILING

### Details of Filing

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File Title:	AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION v AUSTRALIANSUPER PTY LTD (ACN 006 457 987)
Registry:	VICTORIA REGISTRY - FEDERAL COURT OF AUSTRALIA



*Sia Lagos*

Registrar

### Important Information

This Notice has been inserted as the first page of the document which has been accepted for electronic filing. It is now taken to be part of that document for the purposes of the proceeding in the Court and contains important information for all parties to that proceeding. It must be included in the document served on each of those parties.

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Form NCF1

## Concise statement

No VID of 2025

Federal Court of Australia

District Registry: Victoria

Division: General

### Australian Securities and Investments Commission

Plaintiff

### AustralianSuper Pty Ltd (ACN 006 457 987)

Defendant

## A. IMPORTANT FACTS GIVING RISE TO CLAIM

### A.1 Introduction

1. The Defendant (**AustralianSuper**) is the trustee of a regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993* (Cth) (**SIS Act**), known as AustralianSuper (the **Fund**). The Fund is a regulated superannuation fund and a registrable superannuation entity (**RSE**) within the meaning of the SIS Act. As at 30 September 2024, AustralianSuper had more than \$355 billion under its management in the Fund, and the Fund had more than 3.49 million members.
2. AustralianSuper holds Australian financial services licence (**AFS licence**) number 233788 and is a financial services licensee within the meaning of the *Corporations Act 2001* (Cth) (the **Act**). The financial services covered by AustralianSuper's AFS licence relevantly include dealing in a superannuation product and from 1 January 2021 the provision of a superannuation trustee service (which it provided because it operated the Fund, an RSE, as trustee of the Fund): s 766A(1)(b) and (ec) and s 766H of the Act (the **Financial Services**).
3. On or around 14 June 2019, AustralianSuper and Australian Administration Services Pty Limited ACN 003 429 114 (**Link**) entered into an administration and custody agreement (**Administration Agreement**). Pursuant to the Administration Agreement, Link provided administration and other services to the Fund, including in relation to processing of claims made by a member's legal personal representative or dependant, or by some other individual (**claimants**) after a member's death (**death benefit**

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**claims**). However, AustralianSuper, as trustee of the Fund, remained legally responsible for the proper administration of the Fund and for the provision of the Financial Services.

4. This proceeding concerns contraventions by AustralianSuper of its obligations under ss 912A(1)(a) and (c) of the Act to process death benefit claims efficiently, honestly and fairly and pay member's benefits as soon as practicable after the member dies between 1 July 2019 and 18 October 2024 (**Relevant Period**).
5. As set out in detail below, during the Relevant Period, AustralianSuper:
  - (a) took between 4 months<sup>1</sup> and 4 years from the date the claim form was returned to pay or decline at least 6,897 claims, in circumstances where AustralianSuper received no objection to the claim (**No Objection Claims**)<sup>2</sup> including 941 members for which it held a valid binding death benefit nomination at the time of the member's death (each a **BDBN Member**);
  - (b) in respect of at least<sup>3</sup> 555 BDBN Members and 197 members for which AustralianSuper did not hold a BDBN (**Example Non-BDBN Members**) (each hereafter a Member), failed to pay the Member's benefits as soon as practicable after the Member's death as required by s 34(1) of the SIS Act and reg 6.21(1) of the *Superannuation Industry (Supervision) Regulations 1994* (Cth) (**Regulations**);
  - (c) failed to take prompt and appropriate action to prevent and redress significant numbers of death benefit claims not being processed within a reasonable period and in accordance with the law and its own service levels agreed with Link (**SLAs**).

## **A.2 AustralianSuper's obligations under the Act and the SIS Act**

6. Section 912A(1)(a) of the Act provides that a financial services licensee must do all things necessary to ensure that the financial services covered by its AFS licence are provided efficiently, honestly and fairly. Section 912A(1)(c) of the Act provides that a financial services licensee must comply with the financial services laws, which relevantly includes the SIS Act to the extent it covers conduct relating to the provision of financial services (s 761A of the Act), and the Regulations.
7. Section 31(1) of the SIS Act provides that the regulations may prescribe standards

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<sup>1</sup> ASIC does not suggest that 4 months is an appropriate period in all cases. In many cases, the obligation to pay a member's benefit as soon as practicable after the member dies will only be satisfied if the benefit is paid in a much shorter period of time.

<sup>2</sup> This number excludes claims made in the Relevant Period that remained open as at 22 January 2025.

<sup>3</sup> AustralianSuper did not maintain a central repository of claims data and documentation on a member basis and was unable to provide the data required to assess delay without a manual file review in most instances. For example, of 941 BDBN files received, the data required to assess each of the delay categories set out in [10](a), (b) and (c)] was only available for 218 of those claims.

applicable to the operation of regulated superannuation funds and to trustees and RSE licensees of those funds. Section 34(1) of the SIS Act provides that each trustee of a superannuation entity must ensure that the prescribed standards applicable to the operation of the entity are complied with at all times.

8. The prescribed standards are contained in the Regulations and relevantly provide that "a member's benefits in a regulated superannuation fund must be cashed as soon as practicable after the member dies" (r 6.21(1)), unless "the benefits are rolled over as soon as practicable for immediate cashing" (r 6.21(3)).
9. Accordingly, AustralianSuper was required by s 912A(1)(c) to make payment of a member's benefits as soon as practicable after the member dies.

### **A.3 Failure to comply with a financial services law**

10. AustralianSuper failed to pay a member's benefits as soon as practicable after the member's death in respect of at least 752 members, by reason of its failure:
  - (a) to provide claims forms to the first claimant within 14 days, which, in respect of the 254 members identified in **Schedule 1**, was between 15 and 213 days after the date AustralianSuper was notified of the Member's death by the first claimant (and in 42.5 percent of those cases in excess of 30 days);
  - (b) to review a recommendation by Link about payment of the Member's benefits and make a decision to pay the Member's benefits or request further information within 14 days of Link's recommendation to do so, which in respect of the 212 claims for Members identified in **Schedule 2** was between 15 and 92 days after the date of Link's recommendation to pay;
  - (c) to notify claimants of its decision within 14 days of its decision, in respect of the 285 claims for Members identified in **Schedule 3**;
  - (d) to pay death benefits within 14 days of receipt of all information required to pay the Member's benefits, which in respect of the 256 claims for Members identified in **Schedule 4** was between 15 and 1,140 days after date of receipt of all information required to pay the member's benefit (and for 64 percent of those cases in excess of 30 days); and/or
  - (e) to request information necessary to process death benefit claims within a reasonable period (as identified by way of example in **Schedule 5**).
11. By reason of the matters set out in paragraph 10 above, AustralianSuper failed to make payment of a member's benefits as soon as practicable after the relevant member's death, in contravention of s 34(1) of the SIS Act and reg 6.21(1) of the Regulations and thereby contravened s 912A(1)(c) of the Act on 75 occasions.

#### **A.4 Failure to ensure financial services provided efficiently, honestly and fairly**

12. In the Relevant Period, AustralianSuper failed to do all things necessary to ensure that the Financial Services were provided efficiently, honestly and fairly in breach of s 912A(1)(a) of the Act, by reason of the matters referred to in paragraphs 5, 10 and 11 above, including the frequency, nature and extent of the non-compliance referred to in paragraphs 10 and 11, as well as the matters referred to below.
13. Between March 2020 and 15 September 2023, AustralianSuper received at least 3,857 complaints in relation to delayed processing of death benefit claims.
14. AustralianSuper failed to process No Objection Claims within a reasonable period.
15. From at least May 2020 until December 2023, AustralianSuper and Link failed to achieve one or more of the following SLAs:
  - (a) answering or acknowledging within 5 business days all correspondence which requires a response or dispatch of documentation;
  - (b) actioning any work items received or created within 5 days of receipt; and/or
  - (c) paying or declining 62 percent of death benefit claims within 4 months from the date the claim form is received.
16. From 10 November 2020, the issue of the death benefit claims backlog (the **Backlog**) was reported to AustralianSuper's Member and Employer Services Committee, which committee reported directly to AustralianSuper's Board and included a Director.
17. By 17 May 2021, AustralianSuper's then Head of Member Operations and Oversight, identified that:
  - (a) the Backlog was a systemic issue of failing to meet contractual obligations for a sustained period of time that was required to be raised as an incident in AustralianSuper's Governance Risk and Compliance System;
  - (b) AustralianSuper's then Chief Executive Officer, was "far from impressed" with the Backlog.
18. By 24 May 2022, AustralianSuper's then Quality Manager was informed by her direct report that AustralianSuper may be considered to be in breach of s 912A(1)(a) of the Act and r 6.21 of the Regulations by reason of the Backlog.
19. Notwithstanding paragraphs 12 to 18 above, AustralianSuper failed to take prompt and appropriate action to prevent and redress the Backlog, including by its failure to:
  - (a) ensure it had sufficient resources available to service its growing number of members and claimants;
  - (b) issue a formal letter to Link in relation to Link's continued non-performance relating

to the management of death benefit claims prior to 8 August 2022, and between letters sent on 27 September 2022 and 27 July 2023;

- (c) terminate its arrangements with Link and/or put in place appropriate arrangements to process the death benefit claims;
- (d) cease charging monthly administration fees from the deceased member's account during periods of unreasonable delay;
- (e) have records and systems in place that enabled and ensured the efficient identification and remediation of claimants; and/or
- (f) provide suitable and timely remediation to claimants adversely affected by the Backlog.

## **B. RELIEF SOUGHT FROM THE COURT**

- 20. ASIC seeks the relief set out in the accompanying Originating Process, including declarations of contravention under s 21 of the *Federal Court of Australia Act 1976* (Cth) and/or 1317E(1) of the Act, pecuniary penalty orders under s 1317G(1) of the Act, other orders under s 1101B(1) of the Act, and costs.

## **C. PRIMARY LEGAL GROUNDS FOR THE RELIEF SOUGHT**

- 21. By reason of the matters set out in paragraphs 10 to 11 above, AustralianSuper failed in respect of each of the 752 Members to pay the Member's benefit as soon as practicable after the Member's death (as required by s 34(1) of the SIS Act, a financial services law) and thereby contravened s 912A(1)(c) of the Act on 752 occasions.
- 22. By reason of the matters set out in paragraph 12 above, in the Relevant Period AustralianSuper failed to do all things necessary to ensure that the Financial Services were provided efficiently, honestly and fairly and thereby contravened s 912A(1)(a) of the Act.
- 23. By reason of the above contravention of s 912A(1)(a), AustralianSuper contravened s 912A(5A) of the Act.

## **D. ALLEGED HARM**

- 24. Approximately 7,000 claimants suffered financial loss due to delayed processing of death benefit claims. AustralianSuper has undertaken and is continuing to undertake processes to provide remediation to some affected claimants. Claimants that were impacted by AustralianSuper's delay in processing death benefit claims experienced distress and/or inconvenience.

Date: 11 March 2025

This Concise Statement was prepared by Jonathon Moore KC, Christina Klemis and Vicki Bell of counsel

**Certificate of lawyer**

I, Catherine Macrae, certify to the Court that, in relation to the Concise Statement filed on behalf of the Plaintiff, the factual and legal material available to me at present provides a proper basis for each allegation in the Concise Statement.

Date: 11 March 2025

*Catherine Macrae*

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Signed by Catherine Macrae

Lawyers for the Plaintiff

Schedule 1 – Delay in sending claims packs

	Unique member identifier	BDBN and no objection [Y/N]	Date AustralianSuper identifies as the first notification of claim	First date that a claims pack is sent by AustralianSuper	Days taken to send claims pack after claim notification
1	ASM238	N	04/01/2022	05/08/2022	213
2	ASM187	Y	25/01/2022	16/08/2022	203
3	ASM146	Y	04/02/2022	05/07/2022	151
4	ASM544	Y	11/01/2022	24/05/2022	133
5	ASM574	Y	12/05/2023	14/09/2023	125
6	ASM304	N	04/12/2023	27/03/2024	114
7	ASM220	Y	16/07/2021	27/10/2021	103
8	ASM367	Y	12/10/2022	12/01/2023	92
9	ASM097	Y	12/10/2022	07/01/2023	87
10	ASM063	Y	30/12/2021	24/03/2022	84
11	ASM130	Y	01/09/2022	24/11/2022	84
12	ASM641	Y	29/11/2022	15/02/2023	78
13	ASM101	Y	08/06/2022	19/08/2022	72
14	ASM625	Y	22/07/2022	30/09/2022	70
15	ASM646	Y	29/11/2022	06/02/2023	69
16	ASM376	N	16/11/2022	24/01/2023	69
17	ASM226	Y	11/11/2022	18/01/2023	68
18	ASM466	Y	12/09/2022	15/11/2022	64
19	ASM061	Y	03/03/2023	04/05/2023	62
20	ASM470	Y	08/04/2022	09/06/2022	62
21	ASM015	Y	10/06/2022	10/08/2022	61
22	ASM005	Y	14/10/2022	13/12/2022	60
23	ASM500	N	13/09/2022	11/11/2022	59
24	ASM330	Y	16/08/2022	13/10/2022	58
25	ASM464	Y	06/06/2023	03/08/2023	58
26	ASM380	Y	29/08/2022	24/10/2022	56
27	ASM083	Y	29/08/2022	24/10/2022	56
28	ASM346	N	29/09/2022	24/11/2022	56
29	ASM206	Y	16/08/2022	10/10/2022	55
30	ASM345	Y	12/09/2022	02/11/2022	51
31	ASM597	Y	17/08/2022	07/10/2022	51
32	ASM020	Y	12/05/2020	02/07/2020	51
33	ASM632	Y	26/07/2023	14/09/2023	50
34	ASM201	Y	26/09/2022	15/11/2022	50
35	ASM522	Y	12/09/2022	01/11/2022	50
36	ASM197	N	04/10/2022	23/11/2022	50
37	ASM469	N	09/06/2022	29/07/2022	50
38	ASM151	Y	22/02/2023	11/04/2023	48
39	ASM644	Y	22/08/2022	09/10/2022	48
40	ASM365	Y	08/04/2022	26/05/2022	48
41	ASM567	Y	28/07/2022	13/09/2022	47
42	ASM472	Y	28/03/2022	14/05/2022	47
43	ASM590	Y	07/04/2022	23/05/2022	46
44	ASM051	Y	05/10/2022	20/11/2022	46
45	ASM578	Y	25/11/2022	09/01/2023	45
46	ASM611	Y	03/08/2022	16/09/2022	44
47	ASM070	N	17/05/2022	29/06/2022	43
48	ASM321	N	12/05/2022	24/06/2022	43



	Unique member identifier	BDBN and no objection [Y/N]	Date AustralianSuper identifies as the first notification of claim	First date that a claims pack is sent by AustralianSuper	Days taken to send claims pack after claim notification
49	ASM658	Y	02/08/2023	14/09/2023	43
50	ASM495	Y	01/12/2022	13/01/2023	43
51	ASM653	Y	08/09/2022	20/10/2022	42
52	ASM626	Y	14/10/2022	25/11/2022	42
53	ASM655	Y	16/05/2023	27/06/2023	42
54	ASM349	Y	17/05/2022	28/06/2022	42
55	ASM159	Y	18/10/2022	29/11/2022	42
56	ASM123	Y	18/09/2023	30/10/2023	42
57	ASM366	Y	15/09/2022	26/10/2022	41
58	ASM519	Y	16/06/2022	27/07/2022	41
59	ASM213	Y	17/03/2022	26/04/2022	40
60	ASM249	Y	08/06/2023	18/07/2023	40
61	ASM511	Y	14/09/2022	24/10/2022	40
62	ASM379	Y	13/10/2022	21/11/2022	39
63	ASM263	Y	30/03/2022	07/05/2022	38
64	ASM600	Y	17/10/2022	24/11/2022	38
65	ASM355	Y	05/12/2022	12/01/2023	38
66	ASM269	Y	24/05/2022	01/07/2022	38
67	ASM571	Y	20/04/2023	28/05/2023	38
68	ASM065	Y	11/04/2022	19/05/2022	38
69	ASM436	Y	09/05/2022	15/06/2022	37
70	ASM214	Y	13/06/2023	20/07/2023	37
71	ASM124	Y	31/05/2022	07/07/2022	37
72	ASM505	Y	09/08/2023	15/09/2023	37
73	ASM732	N	16/01/2023	21/02/2023	36
74	ASM575	Y	12/09/2022	18/10/2022	36
75	ASM112	Y	20/09/2022	26/10/2022	36
76	ASM221	Y	05/04/2022	11/05/2022	36
77	ASM034	Y	12/09/2022	18/10/2022	36
78	ASM381	Y	24/05/2022	29/06/2022	36
79	ASM082	N	05/09/2022	10/10/2022	35
80	ASM491	Y	25/05/2022	29/06/2022	35
81	ASM262	Y	09/03/2023	13/04/2023	35
82	ASM480	Y	23/05/2022	27/06/2022	35
83	ASM176	Y	27/05/2022	01/07/2022	35
84	ASM373	Y	04/07/2022	08/08/2022	35
85	ASM284	Y	11/04/2023	15/05/2023	34
86	ASM091	Y	30/06/2023	03/08/2023	34
87	ASM650	Y	27/03/2023	30/04/2023	34
88	ASM300	Y	26/08/2022	29/09/2022	34
89	ASM705	Y	20/12/2022	23/01/2023	34
90	ASM281	Y	21/12/2022	23/01/2023	33
91	ASM190	Y	20/06/2022	23/07/2022	33
92	ASM196	N	20/01/2020	21/02/2020	32
93	ASM407	Y	01/08/2022	02/09/2022	32
94	ASM199	Y	05/09/2022	07/10/2022	32
95	ASM336	Y	23/03/2023	24/04/2023	32
96	ASM557	Y	14/06/2022	16/07/2022	32
97	ASM628	N	21/08/2023	21/09/2023	31

	Unique member identifier	BDBN and no objection [Y/N]	Date AustralianSuper identifies as the first notification of claim	First date that a claims pack is sent by AustralianSuper	Days taken to send claims pack after claim notification
98	ASM285	N	28/04/2023	29/05/2023	31
99	ASM458	Y	28/03/2023	28/04/2023	31
100	ASM585	Y	11/10/2022	11/11/2022	31
101	ASM620	Y	04/07/2022	04/08/2022	31
102	ASM296	Y	03/07/2023	03/08/2023	31
103	ASM325	Y	22/05/2023	22/06/2023	31
104	ASM484	Y	03/06/2022	04/07/2022	31
105	ASM014	Y	29/08/2022	29/09/2022	31
106	ASM103	Y	03/05/2022	03/06/2022	31
107	ASM329	Y	23/05/2022	23/06/2022	31
108	ASM514	Y	17/06/2022	18/07/2022	31
109	ASM404	Y	13/06/2023	13/07/2023	30
110	ASM234	Y	07/06/2022	07/07/2022	30
111	ASM282	Y	21/12/2022	20/01/2023	30
112	ASM592	Y	17/10/2023	16/11/2023	30
113	ASM492	Y	18/05/2022	17/06/2022	30
114	ASM613	N	20/10/2022	18/11/2022	29
115	ASM437	Y	20/10/2022	18/11/2022	29
116	ASM579	Y	21/06/2021	20/07/2021	29
117	ASM280	Y	03/08/2022	01/09/2022	29
118	ASM041	Y	30/05/2022	28/06/2022	29
119	ASM465	Y	19/09/2022	18/10/2022	29
120	ASM094	Y	18/08/2022	16/09/2022	29
121	ASM370	Y	22/08/2022	20/09/2022	29
122	ASM531	Y	31/08/2022	29/09/2022	29
123	ASM394	N	26/08/2022	23/09/2022	28
124	ASM649	N	13/06/2023	11/07/2023	28
125	ASM583	N	01/05/2023	29/05/2023	28
126	ASM526	Y	31/03/2023	28/04/2023	28
127	ASM037	Y	03/03/2023	31/03/2023	28
128	ASM090	Y	09/08/2022	06/09/2022	28
129	ASM301	Y	23/08/2022	20/09/2022	28
130	ASM068	Y	20/05/2022	17/06/2022	28
131	ASM135	Y	19/09/2022	17/10/2022	28
132	ASM111	Y	29/06/2022	27/07/2022	28
133	ASM013	Y	19/05/2022	16/06/2022	28
134	ASM537	Y	28/09/2022	26/10/2022	28
135	ASM025	Y	18/05/2022	15/06/2022	28
136	ASM086	Y	12/05/2022	09/06/2022	28
137	ASM229	N	10/05/2023	06/06/2023	27
138	ASM276	Y	21/04/2022	18/05/2022	27
139	ASM133	Y	09/09/2022	06/10/2022	27
140	ASM409	Y	18/05/2022	14/06/2022	27
141	ASM181	Y	09/08/2022	05/09/2022	27
142	ASM523	Y	01/07/2022	28/07/2022	27
143	ASM570	Y	03/04/2023	30/04/2023	27
144	ASM096	Y	02/06/2022	28/06/2022	26
145	ASM438	Y	30/09/2022	26/10/2022	26
146	ASM638	Y	23/12/2022	18/01/2023	26
147	ASM486	Y	08/06/2022	04/07/2022	26

	Unique member identifier	BDBN and no objection [Y/N]	Date AustralianSuper identifies as the first notification of claim	First date that a claims pack is sent by AustralianSuper	Days taken to send claims pack after claim notification
148	ASM563	Y	31/03/2022	26/04/2022	26
149	ASM378	Y	29/03/2023	24/04/2023	26
150	ASM260	Y	23/06/2022	19/07/2022	26
151	ASM640	Y	12/04/2022	07/05/2022	25
152	ASM064	Y	03/06/2022	28/06/2022	25
153	ASM059	Y	16/05/2022	10/06/2022	25
154	ASM405	Y	18/07/2022	12/08/2022	25
155	ASM194	Y	01/04/2022	26/04/2022	25
156	ASM450	N	27/02/2023	23/03/2023	24
157	ASM651	Y	04/04/2023	28/04/2023	24
158	ASM095	Y	06/05/2022	30/05/2022	24
159	ASM324	Y	05/06/2023	29/06/2023	24
160	ASM595	Y	11/10/2022	03/11/2022	23
161	ASM568	Y	15/05/2023	07/06/2023	23
162	ASM340	Y	21/02/2023	16/03/2023	23
163	ASM364	Y	13/09/2022	06/10/2022	23
164	ASM432	Y	16/08/2022	08/09/2022	23
165	ASM200	Y	21/03/2023	13/04/2023	23
166	ASM098	Y	08/05/2023	31/05/2023	23
167	ASM525	Y	06/05/2022	29/05/2022	23
168	ASM529	Y	27/07/2022	19/08/2022	23
169	ASM633	N	29/03/2023	20/04/2023	22
170	ASM250	N	09/06/2022	01/07/2022	22
171	ASM489	Y	20/09/2022	12/10/2022	22
172	ASM587	Y	20/02/2023	14/03/2023	22
173	ASM170	Y	24/04/2023	16/05/2023	22
174	ASM462	Y	20/04/2023	12/05/2023	22
175	ASM576	Y	01/08/2022	23/08/2022	22
176	ASM599	Y	17/05/2022	08/06/2022	22
177	ASM076	Y	29/09/2022	21/10/2022	22
178	ASM273	Y	23/06/2022	15/07/2022	22
179	ASM044	Y	24/12/2020	15/01/2021	22
180	ASM243	Y	02/06/2022	23/06/2022	21
181	ASM558	Y	27/07/2022	17/08/2022	21
182	ASM114	Y	24/01/2022	14/02/2022	21
183	ASM137	Y	06/06/2023	27/06/2023	21
184	ASM502	Y	16/05/2023	06/06/2023	21
185	ASM524	Y	19/04/2022	10/05/2022	21
186	ASM629	Y	01/02/2022	22/02/2022	21
187	ASM084	Y	26/05/2022	16/06/2022	21
188	ASM045	Y	18/07/2022	08/08/2022	21
189	ASM564	Y	29/03/2023	19/04/2023	21
190	ASM311	Y	19/04/2023	10/05/2023	21
191	ASM073	Y	11/05/2022	01/06/2022	21
192	ASM347	Y	12/10/2022	02/11/2022	21
193	ASM573	Y	08/11/2022	29/11/2022	21
194	ASM072	Y	04/07/2022	25/07/2022	21
195	ASM271	Y	16/08/2022	06/09/2022	21
196	ASM239	Y	16/05/2023	05/06/2023	20
197	ASM028	Y	05/07/2022	25/07/2022	20

	Unique member identifier	BDBN and no objection [Y/N]	Date AustralianSuper identifies as the first notification of claim	First date that a claims pack is sent by AustralianSuper	Days taken to send claims pack after claim notification
198	ASM164	Y	17/05/2023	06/06/2023	20
199	ASM328	Y	23/08/2022	12/09/2022	20
200	ASM530	Y	08/06/2022	28/06/2022	20
201	ASM012	Y	14/03/2023	03/04/2023	20
202	ASM634	Y	18/04/2023	08/05/2023	20
203	ASM358	Y	26/05/2022	15/06/2022	20
204	ASM017	Y	21/09/2022	11/10/2022	20
205	ASM488	Y	24/02/2023	16/03/2023	20
206	ASM602	Y	14/09/2022	04/10/2022	20
207	ASM317	Y	10/05/2023	30/05/2023	20
208	ASM131	Y	10/06/2022	30/06/2022	20
209	ASM092	Y	07/10/2022	27/10/2022	20
210	ASM554	Y	23/08/2022	12/09/2022	20
211	ASM217	Y	12/11/2020	01/12/2020	19
212	ASM247	Y	29/06/2022	18/07/2022	19
213	ASM552	Y	02/05/2022	21/05/2022	19
214	ASM021	Y	27/07/2022	15/08/2022	19
215	ASM174	Y	09/05/2022	28/05/2022	19
216	ASM019	Y	06/10/2022	25/10/2022	19
217	ASM031	Y	15/06/2022	04/07/2022	19
218	ASM423	Y	08/09/2022	27/09/2022	19
219	ASM393	Y	17/09/2021	05/10/2021	18
220	ASM648	N	22/08/2022	09/09/2022	18
221	ASM303	Y	29/07/2022	16/08/2022	18
222	ASM501	Y	19/08/2022	06/09/2022	18
223	ASM581	Y	14/07/2022	01/08/2022	18
224	ASM430	Y	01/08/2022	19/08/2022	18
225	ASM248	Y	25/08/2022	12/09/2022	18
226	ASM744	N	26/07/2022	12/08/2022	17
227	ASM443	Y	20/12/2021	06/01/2022	17
228	ASM654	Y	09/09/2022	26/09/2022	17
229	ASM016	Y	18/01/2022	04/02/2022	17
230	ASM215	Y	01/05/2023	18/05/2023	17
231	ASM652	Y	13/06/2023	30/06/2023	17
232	ASM006	Y	14/06/2022	01/07/2022	17
233	ASM171	Y	15/07/2022	01/08/2022	17
234	ASM356	Y	31/05/2023	16/06/2023	16
235	ASM452	Y	20/09/2023	06/10/2023	16
236	ASM656	Y	11/12/2023	27/12/2023	16
237	ASM240	Y	19/12/2023	04/01/2024	16
238	ASM125	Y	10/05/2022	26/05/2022	16
239	ASM485	N	02/11/2022	18/11/2022	16
240	ASM266	Y	07/07/2022	22/07/2022	15
241	ASM624	Y	27/06/2022	12/07/2022	15
242	ASM635	Y	29/06/2022	14/07/2022	15
243	ASM528	Y	29/06/2022	14/07/2022	15
244	ASM231	Y	05/07/2022	20/07/2022	15
245	ASM580	Y	07/09/2021	22/09/2021	15
246	ASM077	Y	04/05/2022	19/05/2022	15

	<b>Unique member identifier</b>	<b>BDBN and no objection [Y/N]</b>	<b>Date AustralianSuper identifies as the first notification of claim</b>	<b>First date that a claims pack is sent by AustralianSuper</b>	<b>Days taken to send claims pack after claim notification</b>
<b>247</b>	ASM543	Y	15/09/2021	30/09/2021	15
<b>248</b>	ASM608	Y	06/07/2022	21/07/2022	15
<b>249</b>	ASM406	Y	29/06/2022	14/07/2022	15
<b>250</b>	ASM075	Y	21/04/2022	06/05/2022	15
<b>251</b>	ASM104	Y	20/06/2022	05/07/2022	15
<b>252</b>	ASM223	Y	13/10/2020	28/10/2020	15
<b>253</b>	ASM245	Y	14/07/2022	29/07/2022	15
<b>254</b>	ASM047	N	03/03/2022	18/03/2022	15

**Schedule 2 – Delay in reviewing recommendation**

	<b>Unique member identifier</b>	<b>BDBN and no objection [Y/N]</b>	<b>Date AustralianSuper identifies that it received a recommendation on claim</b>	<b>Date AustralianSuper identifies that it reviewed a recommendation</b>	<b>Days taken to review recommendation</b>
1	ASM225	N	10/05/2022	10/08/2022	92
2	ASM291	N	29/05/2020	27/08/2020	90
3	ASM586	N	03/12/2021	01/03/2022	88
4	ASM637	N	08/09/2023	20/11/2023	73
5	ASM075	Y	16/03/2023	17/05/2023	62
6	ASM126	N	08/11/2022	09/01/2023	62
7	ASM394	N	17/07/2023	17/09/2023	62
8	ASM032	N	16/11/2022	17/01/2023	62
9	ASM357	N	04/07/2023	28/08/2023	55
10	ASM487	N	03/08/2023	26/09/2023	54
11	ASM030	N	23/10/2021	15/12/2021	53
12	ASM155	N	11/03/2021	29/04/2021	49
13	ASM138	N	20/06/2023	07/08/2023	48
14	ASM485	N	15/08/2023	30/09/2023	46
15	ASM615	N	15/08/2023	30/09/2023	46
16	ASM616	N	25/05/2022	10/07/2022	46
17	ASM332	N	10/07/2023	25/08/2023	46
18	ASM490	Y	07/08/2023	20/09/2023	44
19	ASM142	N	11/09/2023	25/10/2023	44
20	ASM195	Y	05/10/2021	17/11/2021	43
21	ASM303	Y	11/04/2023	23/05/2023	42
22	ASM065	Y	08/11/2022	16/12/2022	38
23	ASM536	Y	28/06/2023	04/08/2023	37
24	ASM101	Y	03/04/2023	09/05/2023	36
25	ASM146	Y	04/04/2023	09/05/2023	35
26	ASM038	Y	13/04/2023	18/05/2023	35
27	ASM025	Y	30/03/2023	03/05/2023	34
28	ASM096	Y	30/03/2023	03/05/2023	34
29	ASM130	Y	06/04/2023	10/05/2023	34
30	ASM224	Y	29/03/2023	02/05/2023	34
31	ASM011	Y	30/03/2023	03/05/2023	34
32	ASM581	Y	14/04/2023	17/05/2023	33
33	ASM619	Y	28/08/2023	30/09/2023	33
34	ASM520	Y	31/03/2023	03/05/2023	33
35	ASM518	Y	31/03/2023	03/05/2023	33
36	ASM032	N	05/08/2022	07/09/2022	33
37	ASM700	Y	20/04/2023	22/05/2023	32
38	ASM198	Y	20/04/2023	22/05/2023	32
39	ASM021	Y	20/04/2023	22/05/2023	32
40	ASM183	Y	24/08/2023	25/09/2023	32

	Unique member identifier	BDBN and no objection [Y/N]	Date AustralianSuper identifies that it received a recommendation on claim	Date AustralianSuper identifies that it reviewed a recommendation	Days taken to review recommendation
41	ASM095	Y	23/08/2022	23/09/2022	31
42	ASM506	Y	27/03/2023	27/04/2023	31
43	ASM639	Y	03/04/2023	04/05/2023	31
44	ASM679	Y	03/04/2023	04/05/2023	31
45	ASM697	Y	10/04/2023	11/05/2023	31
46	ASM643	Y	18/04/2023	19/05/2023	31
47	ASM055	Y	21/04/2023	22/05/2023	31
48	ASM252	Y	21/04/2023	22/05/2023	31
49	ASM611	Y	05/12/2022	04/01/2023	30
50	ASM600	Y	27/03/2023	26/04/2023	30
51	ASM303	Y	11/04/2023	11/05/2023	30
52	ASM194	Y	19/04/2023	19/05/2023	30
53	ASM082	N	05/04/2023	05/05/2023	30
54	ASM289	Y	31/01/2022	01/03/2022	29
55	ASM629	Y	08/09/2022	07/10/2022	29
56	ASM206	Y	11/04/2023	10/05/2023	29
57	ASM405	Y	20/04/2023	19/05/2023	29
58	ASM513	Y	09/08/2023	07/09/2023	29
59	ASM290	Y	18/09/2023	17/10/2023	29
60	ASM097	Y	24/04/2023	23/05/2023	29
61	ASM306	Y	24/04/2023	23/05/2023	29
62	ASM232	N	12/08/2020	10/09/2020	29
63	ASM363	N	17/12/2019	15/01/2020	29
64	ASM398	N	23/12/2020	21/01/2021	29
65	ASM672	Y	08/08/2023	05/09/2023	28
66	ASM338	N	19/12/2019	16/01/2020	28
67	ASM343	N	03/02/2020	02/03/2020	28
68	ASM207	Y	11/05/2021	07/06/2021	27
69	ASM135	Y	21/03/2023	17/04/2023	27
70	ASM501	Y	26/04/2023	23/05/2023	27
71	ASM602	Y	26/04/2023	23/05/2023	27
72	ASM226	Y	12/07/2023	08/08/2023	27
73	ASM525	Y	23/03/2023	19/04/2023	27
74	ASM486	Y	27/01/2023	22/02/2023	26
75	ASM211	Y	24/03/2023	19/04/2023	26
76	ASM411	Y	28/04/2023	24/05/2023	26
77	ASM604	Y	28/04/2023	24/05/2023	26
78	ASM463	Y	04/02/2022	01/03/2022	25
79	ASM551	Y	23/03/2023	17/04/2023	25
80	ASM221	Y	24/03/2023	18/04/2023	25
81	ASM682	Y	28/04/2023	23/05/2023	25
82	ASM419	Y	28/04/2023	23/05/2023	25

	Unique member identifier	BDBN and no objection [Y/N]	Date AustralianSuper identifies that it received a recommendation on claim	Date AustralianSuper identifies that it reviewed a recommendation	Days taken to review recommendation
83	ASM312	Y	12/04/2022	07/05/2022	25
84	ASM704	Y	19/09/2022	13/10/2022	24
85	ASM662	Y	20/09/2022	14/10/2022	24
86	ASM269	Y	20/09/2022	14/10/2022	24
87	ASM470	Y	10/10/2022	03/11/2022	24
88	ASM627	Y	10/10/2022	03/11/2022	24
89	ASM314	Y	24/04/2023	18/05/2023	24
90	ASM684	Y	25/08/2023	18/09/2023	24
91	ASM667	Y	16/10/2023	09/11/2023	24
92	ASM447	N	24/12/2019	17/01/2020	24
93	ASM344	N	10/12/2019	03/01/2020	24
94	ASM610	Y	09/06/2022	02/07/2022	23
95	ASM064	Y	05/09/2022	28/09/2022	23
96	ASM706	Y	19/09/2022	12/10/2022	23
97	ASM538	Y	20/09/2022	13/10/2022	23
98	ASM657	Y	27/03/2023	19/04/2023	23
99	ASM333	Y	01/05/2023	24/05/2023	23
100	ASM714	Y	01/05/2023	24/05/2023	23
101	ASM099	Y	11/12/2019	03/01/2020	23
102	ASM539	Y	27/03/2023	19/04/2023	23
103	ASM283	Y	05/02/2020	27/02/2020	22
104	ASM702	Y	05/09/2022	27/09/2022	22
105	ASM618	Y	06/09/2022	28/09/2022	22
106	ASM163	Y	20/03/2023	11/04/2023	22
107	ASM537	Y	02/05/2023	24/05/2023	22
108	ASM589	Y	19/09/2023	11/10/2023	22
109	ASM550	Y	02/05/2023	24/05/2023	22
110	ASM353	Y	03/02/2020	24/02/2020	21
111	ASM709	Y	07/09/2022	28/09/2022	21
112	ASM041	Y	12/09/2022	03/10/2022	21
113	ASM555	Y	14/09/2022	05/10/2022	21
114	ASM062	Y	15/09/2022	06/10/2022	21
115	ASM601	Y	16/09/2022	07/10/2022	21
116	ASM248	Y	23/09/2022	14/10/2022	21
117	ASM484	Y	03/10/2022	24/10/2022	21
118	ASM015	Y	04/10/2022	25/10/2022	21
119	ASM084	Y	13/10/2022	03/11/2022	21
120	ASM063	Y	18/10/2022	08/11/2022	21
121	ASM535	Y	22/03/2023	12/04/2023	21
122	ASM597	Y	04/05/2023	25/05/2023	21
123	ASM671	Y	07/08/2023	28/08/2023	21
124	ASM067	N	22/01/2020	12/02/2020	21



	Unique member identifier	BDBN and no objection [Y/N]	Date AustralianSuper identifies that it received a recommendation on claim	Date AustralianSuper identifies that it reviewed a recommendation	Days taken to review recommendation
125	ASM237	N	06/02/2020	27/02/2020	21
126	ASM024	N	03/02/2020	24/02/2020	21
127	ASM527	Y	24/08/2022	13/09/2022	20
128	ASM708	Y	13/09/2022	03/10/2022	20
129	ASM191	Y	13/09/2022	03/10/2022	20
130	ASM335	Y	28/09/2022	18/10/2022	20
131	ASM389	Y	28/09/2022	18/10/2022	20
132	ASM442	Y	28/09/2022	18/10/2022	20
133	ASM553	Y	30/09/2022	20/10/2022	20
134	ASM158	Y	05/10/2022	25/10/2022	20
135	ASM558	Y	19/10/2022	08/11/2022	20
136	ASM624	Y	03/11/2022	23/11/2022	20
137	ASM693	Y	30/03/2023	19/04/2023	20
138	ASM233	Y	30/03/2023	19/04/2023	20
139	ASM651	Y	04/08/2023	24/08/2023	20
140	ASM409	Y	13/09/2022	03/10/2022	20
141	ASM150	N	05/02/2020	25/02/2020	20
142	ASM100	Y	27/10/2022	15/11/2022	19
143	ASM620	Y	27/10/2022	15/11/2022	19
144	ASM507	Y	06/09/2023	25/09/2023	19
145	ASM424	Y	02/03/2023	21/03/2023	19
146	ASM562	Y	07/04/2023	26/04/2023	19
147	ASM141	N	19/08/2020	07/09/2020	19
148	ASM257	N	19/08/2020	07/09/2020	19
149	ASM399	Y	05/05/2023	23/05/2023	18
150	ASM324	Y	04/08/2023	22/08/2023	18
151	ASM474	Y	07/03/2022	25/03/2022	18
152	ASM272	Y	02/03/2023	20/03/2023	18
153	ASM329	Y	12/09/2022	30/09/2022	18
154	ASM236	Y	12/09/2023	30/09/2023	18
155	ASM227	N	27/06/2022	15/07/2022	18
156	ASM016	Y	13/05/2022	30/05/2022	17
157	ASM563	Y	15/07/2022	01/08/2022	17
158	ASM730	Y	15/07/2022	01/08/2022	17
159	ASM599	Y	22/08/2022	08/09/2022	17
160	ASM095	Y	23/08/2022	09/09/2022	17
161	ASM244	Y	23/08/2022	09/09/2022	17
162	ASM640	Y	29/08/2022	15/09/2022	17
163	ASM263	Y	03/10/2022	20/10/2022	17
164	ASM491	Y	04/10/2022	21/10/2022	17
165	ASM273	Y	24/04/2023	11/05/2023	17
166	ASM103	Y	05/05/2023	22/05/2023	17

	Unique member identifier	BDBN and no objection [Y/N]	Date AustralianSuper identifies that it received a recommendation on claim	Date AustralianSuper identifies that it reviewed a recommendation	Days taken to review recommendation
167	ASM239	Y	22/12/2023	08/01/2024	17
168	ASM476	Y	01/05/2023	18/05/2023	17
169	ASM557	Y	03/10/2022	20/10/2022	17
170	ASM730	Y	15/07/2022	01/08/2022	17
171	ASM080	N	02/06/2020	19/06/2020	17
172	ASM362	Y	12/04/2022	28/04/2022	16
173	ASM607	Y	18/07/2022	03/08/2022	16
174	ASM254	Y	25/07/2022	10/08/2022	16
175	ASM497	Y	25/07/2022	10/08/2022	16
176	ASM699	Y	18/10/2022	03/11/2022	16
177	ASM689	Y	31/10/2022	16/11/2022	16
178	ASM435	Y	06/03/2023	22/03/2023	16
179	ASM676	Y	06/03/2023	22/03/2023	16
180	ASM493	Y	17/08/2022	02/09/2022	16
181	ASM147	N	13/01/2020	29/01/2020	16
182	ASM144	Y	23/01/2020	07/02/2020	15
183	ASM412	Y	19/07/2022	03/08/2022	15
184	ASM136	Y	20/07/2022	04/08/2022	15
185	ASM204	Y	26/07/2022	10/08/2022	15
186	ASM122	Y	28/07/2022	12/08/2022	15
187	ASM153	Y	11/10/2022	26/10/2022	15
188	ASM432	Y	31/10/2022	15/11/2022	15
189	ASM585	Y	14/02/2023	01/03/2023	15
190	ASM603	Y	27/02/2023	14/03/2023	15
191	ASM003	Y	27/02/2023	14/03/2023	15
192	ASM172	Y	28/02/2023	15/03/2023	15
193	ASM396	Y	01/03/2023	16/03/2023	15
194	ASM674	Y	07/03/2023	22/03/2023	15
195	ASM622	Y	08/03/2023	23/03/2023	15
196	ASM596	Y	08/03/2023	23/03/2023	15
197	ASM281	Y	21/03/2023	05/04/2023	15
198	ASM605	Y	05/04/2023	20/04/2023	15
199	ASM264	Y	01/09/2023	16/09/2023	15
200	ASM171	Y	24/09/2023	09/10/2023	15
201	ASM459	Y	21/12/2023	05/01/2024	15
202	ASM121	Y	21/12/2023	05/01/2024	15
203	ASM379	Y	08/03/2023	23/03/2023	15
204	ASM086	Y	01/03/2023	16/03/2023	15
205	ASM393	Y	19/07/2022	03/08/2022	15
206	ASM224	Y	25/07/2023	09/08/2023	15
207	ASM102	Y	19/11/2019	04/12/2019	15
208	ASM499	Y	02/03/2022	17/03/2022	15

	<b>Unique member identifier</b>	<b>BDBN and no objection [Y/N]</b>	<b>Date AustralianSuper identifies that it received a recommendation on claim</b>	<b>Date AustralianSuper identifies that it reviewed a recommendation</b>	<b>Days taken to review recommendation</b>
<b>209</b>	ASM413	Y	06/03/2023	21/03/2023	15
<b>210</b>	ASM440	N	15/01/2020	30/01/2020	15
<b>211</b>	ASM473	N	12/02/2020	27/02/2020	15
<b>212</b>	ASM008	N	05/12/2019	20/12/2019	15

**Schedule 3 – Delay in notifying claimant of decision**

	<b>Unique member identifier</b>	<b>BDBN and no objection [Y/N]</b>
1	ASM351	Y
2	ASM009	Y
3	ASM251	Y
4	ASM065	Y
5	ASM752	Y
6	ASM715	Y
7	ASM528	Y
8	ASM431	Y
9	ASM521	Y
10	ASM407	Y
11	ASM624	Y
12	ASM172	Y
13	ASM157	Y
14	ASM415	Y
15	ASM730	Y
16	ASM675	Y
17	ASM204	Y
18	ASM534	Y
19	ASM704	Y
20	ASM690	Y
21	ASM489	Y
22	ASM441	Y
23	ASM014	Y
24	ASM042	Y
25	ASM425	Y
26	ASM509	Y
27	ASM224	Y
28	ASM384	Y
29	ASM145	Y
30	ASM174	Y
31	ASM242	Y
32	ASM515	Y
33	ASM517	Y
34	ASM561	Y
35	ASM439	N
36	ASM558	Y
37	ASM293	Y
38	ASM115	Y
39	ASM240	Y
40	ASM323	Y
41	ASM698	Y
42	ASM369	Y
43	ASM320	Y
44	ASM399	Y
45	ASM685	Y
46	ASM173	Y
47	ASM241	Y
48	ASM255	Y

	<b>Unique member identifier</b>	<b>BDBN and no objection [Y/N]</b>
<b>49</b>	ASM243	Y
<b>50</b>	ASM463	Y
<b>51</b>	ASM712	Y
<b>52</b>	ASM102	Y
<b>53</b>	ASM670	Y
<b>54</b>	ASM584	Y
<b>55</b>	ASM387	Y
<b>56</b>	ASM074	Y
<b>57</b>	ASM058	Y
<b>58</b>	ASM556	Y
<b>59</b>	ASM410	Y
<b>60</b>	ASM699	Y
<b>61</b>	ASM057	Y
<b>62</b>	ASM265	Y
<b>63</b>	ASM430	Y
<b>64</b>	ASM401	N
<b>65</b>	ASM049	N
<b>66</b>	ASM289	Y
<b>67</b>	ASM312	Y
<b>68</b>	ASM020	Y
<b>69</b>	ASM131	Y
<b>70</b>	ASM370	Y
<b>71</b>	ASM687	Y
<b>72</b>	ASM496	Y
<b>73</b>	ASM413	Y
<b>74</b>	ASM094	Y
<b>75</b>	ASM504	Y
<b>76</b>	ASM408	Y
<b>77</b>	ASM390	Y
<b>78</b>	ASM477	Y
<b>79</b>	ASM246	Y
<b>80</b>	ASM678	Y
<b>81</b>	ASM084	Y
<b>82</b>	ASM113	Y
<b>83</b>	ASM560	Y
<b>84</b>	ASM716	Y
<b>85</b>	ASM730	Y
<b>86</b>	ASM228	Y
<b>87</b>	ASM563	Y
<b>88</b>	ASM501	Y
<b>89</b>	ASM544	Y
<b>90</b>	ASM166	N
<b>91</b>	ASM348	Y
<b>92</b>	ASM474	Y
<b>93</b>	ASM471	Y
<b>94</b>	ASM319	N
<b>95</b>	ASM663	Y
<b>96</b>	ASM193	Y
<b>97</b>	ASM703	Y
<b>98</b>	ASM373	Y

	<b>Unique member identifier</b>	<b>BDBN and no objection [Y/N]</b>
<b>99</b>	ASM118	Y
<b>100</b>	ASM443	Y
<b>101</b>	ASM680	Y
<b>102</b>	ASM516	Y
<b>103</b>	ASM026	N
<b>104</b>	ASM694	Y
<b>105</b>	ASM101	Y
<b>106</b>	ASM282	Y
<b>107</b>	ASM692	Y
<b>108</b>	ASM710	Y
<b>109</b>	ASM612	Y
<b>110</b>	ASM577	Y
<b>111</b>	ASM002	Y
<b>112</b>	ASM339	Y
<b>113</b>	ASM130	Y
<b>114</b>	ASM256	Y
<b>115</b>	ASM542	Y
<b>116</b>	ASM668	Y
<b>117</b>	ASM438	Y
<b>118</b>	ASM263	Y
<b>119</b>	ASM292	Y
<b>120</b>	ASM609	N
<b>121</b>	ASM258	Y
<b>122</b>	ASM078	Y
<b>123</b>	ASM540	Y
<b>124</b>	ASM075	Y
<b>125</b>	ASM210	N
<b>126</b>	ASM095	Y
<b>127</b>	ASM593	Y
<b>128</b>	ASM279	Y
<b>129</b>	ASM064	Y
<b>130</b>	ASM272	Y
<b>131</b>	ASM582	Y
<b>132</b>	ASM198	Y
<b>133</b>	ASM221	Y
<b>134</b>	ASM187	Y
<b>135</b>	ASM635	Y
<b>136</b>	ASM021	Y
<b>137</b>	ASM220	Y
<b>138</b>	ASM707	Y
<b>139</b>	ASM538	Y
<b>140</b>	ASM212	Y
<b>141</b>	ASM072	Y
<b>142</b>	ASM152	Y
<b>143</b>	ASM420	Y
<b>144</b>	ASM437	Y
<b>145</b>	ASM508	Y
<b>146</b>	ASM607	Y
<b>147</b>	ASM034	Y
<b>148</b>	ASM427	Y

	<b>Unique member identifier</b>	<b>BDBN and no objection [Y/N]</b>
149	ASM001	Y
150	ASM374	Y
151	ASM345	Y
152	ASM331	Y
153	ASM270	Y
154	ASM031	Y
155	ASM259	N
156	ASM614	Y
157	ASM475	Y
158	ASM636	Y
159	ASM623	Y
160	ASM305	N
161	ASM237	N
162	ASM189	Y
163	ASM169	Y
164	ASM566	Y
165	ASM302	Y
166	ASM106	Y
167	ASM350	Y
168	ASM417	Y
169	ASM281	Y
170	ASM519	Y
171	ASM379	Y
172	ASM143	Y
173	ASM006	Y
174	ASM268	Y
175	ASM402	Y
176	ASM011	Y
177	ASM371	Y
178	ASM677	Y
179	ASM079	Y
180	ASM674	Y
181	ASM491	Y
182	ASM651	Y
183	ASM691	Y
184	ASM499	Y
185	ASM606	Y
186	ASM333	Y
187	ASM598	Y
188	ASM594	Y
189	ASM297	Y
190	ASM473	N
191	ASM015	Y
192	ASM453	Y
193	ASM003	Y
194	ASM689	Y
195	ASM271	Y
196	ASM673	Y
197	ASM666	Y
198	ASM273	Y

	<b>Unique member identifier</b>	<b>BDBN and no objection [Y/N]</b>
199	ASM621	Y
200	ASM381	Y
201	ASM102	Y
202	ASM342	Y
203	ASM503	N
204	ASM382	N
205	ASM127	N
206	ASM486	Y
207	ASM642	Y
208	ASM465	Y
209	ASM060	Y
210	ASM140	Y
211	ASM412	Y
212	ASM330	Y
213	ASM701	Y
214	ASM472	Y
215	ASM288	Y
216	ASM062	Y
217	ASM588	Y
218	ASM460	Y
219	ASM567	Y
220	ASM549	Y
221	ASM222	Y
222	ASM208	N
223	ASM177	Y
224	ASM454	Y
225	ASM033	Y
226	ASM442	Y
227	ASM326	Y
228	ASM154	Y
229	ASM104	Y
230	ASM377	N
231	ASM191	Y
232	ASM234	Y
233	ASM610	Y
234	ASM672	Y
235	ASM185	N
236	ASM253	Y
237	ASM572	Y
238	ASM385	Y
239	ASM643	Y
240	ASM569	Y
241	ASM418	Y
242	ASM105	N
243	ASM659	Y
244	ASM546	Y
245	ASM553	Y
246	ASM396	Y
247	ASM202	N
248	ASM089	N



	<b>Unique member identifier</b>	<b>BDBN and no objection [Y/N]</b>
249	ASM039	N
250	ASM547	N
251	ASM025	Y
252	ASM713	Y
253	ASM536	Y
254	ASM498	N
255	ASM018	N
256	ASM400	N
257	ASM388	N
258	ASM203	Y
259	ASM511	Y
260	ASM421	Y
261	ASM073	Y
262	ASM535	Y
263	ASM533	Y
264	ASM244	Y
265	ASM182	Y
266	ASM232	N
267	ASM216	Y
268	ASM053	Y
269	ASM573	Y
270	ASM647	Y
271	ASM160	Y
272	ASM479	Y
273	ASM327	Y
274	ASM446	Y
275	ASM702	Y
276	ASM233	Y
277	ASM696	Y
278	ASM107	Y
279	ASM451	Y
280	ASM180	Y
281	ASM129	Y
282	ASM354	N
283	ASM468	N
284	ASM023	N
285	ASM058	Y

**Schedule 4 – Delay in making payment**

	<b>Unique member identifier</b>	<b>BDBN and no objection [Y/N]</b>	<b>Date AustralianSuper had all the information required to make a payment</b>	<b>Date payment was made</b>	<b>Days taken to make payment</b>
1	ASM457	N	01/10/2020	15/11/2023	1140
2	ASM392	N	22/09/2022	04/12/2023	438
3	ASM672	Y	19/08/2022	05/10/2023	412
4	ASM298	N	07/02/2023	08/02/2024	366
5	ASM736	N	13/12/2022	07/11/2023	329
6	ASM736	N	13/12/2022	31/10/2023	322
7	ASM257	N	06/01/2021	27/09/2021	264
8	ASM192	N	19/01/2023	27/09/2023	251
9	ASM286	N	10/01/2020	10/08/2020	213
10	ASM376	N	19/04/2023	14/11/2023	209
11	ASM050	N	03/05/2023	27/10/2023	177
12	ASM144	Y	17/03/2020	07/09/2020	174
13	ASM504	Y	11/10/2022	30/03/2023	170
14	ASM084	Y	07/06/2023	16/11/2023	162
15	ASM572	Y	29/11/2022	26/04/2023	148
16	ASM535	Y	30/05/2023	23/10/2023	146
17	ASM731	Y	03/04/2020	17/08/2020	136
18	ASM297	Y	10/10/2022	20/02/2023	133
19	ASM730	Y	31/08/2023	29/12/2023	120
20	ASM709	Y	12/01/2023	12/05/2023	120
21	ASM308	N	16/02/2021	11/06/2021	115
22	ASM470	Y	28/12/2022	21/04/2023	114
23	ASM494	N	12/11/2020	05/03/2021	113
24	ASM750	Y	20/07/2023	09/11/2023	112
25	ASM726	Y	22/12/2021	07/04/2022	106
26	ASM397	N	18/11/2020	04/03/2021	106
27	ASM699	Y	02/02/2023	19/05/2023	106
28	ASM445	Y	27/07/2022	09/11/2022	105
29	ASM670	Y	06/09/2022	20/12/2022	105
30	ASM287	N	11/09/2020	23/12/2020	103
31	ASM663	Y	04/03/2022	15/06/2022	103
32	ASM456	N	25/01/2023	08/05/2023	103
33	ASM132	N	08/06/2023	18/09/2023	102
34	ASM331	Y	07/02/2023	19/05/2023	101
35	ASM624	Y	13/03/2024	21/06/2024	100
36	ASM500	N	04/04/2023	13/07/2023	100
37	ASM299	N	01/03/2021	08/06/2021	99
38	ASM360	N	09/11/2020	09/02/2021	92
39	ASM737	Y	03/05/2023	31/07/2023	89
40	ASM383	N	05/08/2020	02/11/2020	89
41	ASM117	N	14/12/2020	11/03/2021	87
42	ASM037	Y	18/09/2023	13/12/2023	86
43	ASM271	Y	02/05/2023	27/07/2023	86
44	ASM359	N	09/11/2020	02/02/2021	85
45	ASM747	Y	09/11/2020	29/01/2021	81
46	ASM084	Y	10/02/2023	01/05/2023	80

	Unique member identifier	BDBN and no objection [Y/N]	Date AustralianSuper had all the information required to make a payment	Date payment was made	Days taken to make payment
47	ASM320	Y	09/08/2023	27/10/2023	79
48	ASM719	Y	26/12/2022	15/03/2023	79
49	ASM274	N	05/06/2023	23/08/2023	79
50	ASM565	Y	18/09/2022	05/12/2022	78
51	ASM094	Y	27/02/2023	16/05/2023	78
52	ASM066	Y	30/07/2021	15/10/2021	77
53	ASM084	Y	10/02/2023	28/04/2023	77
54	ASM704	Y	08/02/2023	26/04/2023	77
55	ASM064	Y	29/12/2022	15/03/2023	76
56	ASM162	N	01/12/2020	15/02/2021	76
57	ASM368	N	19/07/2022	03/10/2022	76
58	ASM718	Y	13/05/2022	27/07/2022	75
59	ASM723	Y	09/06/2023	23/08/2023	75
60	ASM246	Y	13/08/2023	27/10/2023	75
61	ASM377	N	23/04/2021	06/07/2021	74
62	ASM630	N	17/11/2023	30/01/2024	74
63	ASM079	Y	09/08/2022	20/10/2022	72
64	ASM687	Y	06/09/2022	17/11/2022	72
65	ASM515	Y	06/09/2022	16/11/2022	71
66	ASM407	Y	06/07/2023	14/09/2023	70
67	ASM334	N	09/07/2020	17/09/2020	70
68	ASM109	N	26/02/2021	05/05/2021	68
69	ASM058	Y	21/02/2021	29/04/2021	67
70	ASM467	N	14/12/2023	19/02/2024	67
71	ASM453	Y	29/01/2024	04/04/2024	66
72	ASM297	Y	16/12/2022	20/02/2023	66
73	ASM645	Y	14/03/2023	18/05/2023	65
74	ASM143	Y	12/01/2023	16/03/2023	63
75	ASM640	Y	04/11/2022	05/01/2023	62
76	ASM532	N	14/01/2021	16/03/2021	61
77	ASM681	Y	17/02/2023	18/04/2023	60
78	ASM383	N	28/05/2020	27/07/2020	60
79	ASM235	Y	09/02/2024	08/04/2024	59
80	ASM101	Y	12/07/2023	08/09/2023	58
81	ASM154	Y	14/08/2023	11/10/2023	58
82	ASM743	Y	18/03/2020	14/05/2020	57
83	ASM157	Y	17/04/2023	13/06/2023	57
84	ASM711	N	08/04/2021	04/06/2021	57
85	ASM342	Y	20/04/2022	16/06/2022	57
86	ASM281	Y	29/05/2023	24/07/2023	56
87	ASM440	N	07/04/2020	01/06/2020	55
88	ASM275	Y	05/06/2020	30/07/2020	55
89	ASM160	Y	02/05/2022	26/06/2022	55
90	ASM717	N	10/08/2023	04/10/2023	55
91	ASM396	Y	27/04/2023	20/06/2023	54
92	ASM521	Y	28/03/2022	20/05/2022	53
93	ASM695	Y	11/05/2023	03/07/2023	53
94	ASM221	Y	30/06/2023	21/08/2023	52
95	ASM680	Y	20/06/2022	11/08/2022	52

	Unique member identifier	BDBN and no objection [Y/N]	Date AustralianSuper had all the information required to make a payment	Date payment was made	Days taken to make payment
96	ASM745	N	23/12/2020	12/02/2021	51
97	ASM046	N	01/11/2023	22/12/2023	51
98	ASM169	Y	21/03/2022	10/05/2022	50
99	ASM448	N	29/10/2020	18/12/2020	50
100	ASM481	Y	19/01/2023	10/03/2023	50
101	ASM352	N	15/10/2023	04/12/2023	50
102	ASM025	Y	15/06/2023	03/08/2023	49
103	ASM668	Y	07/03/2023	24/04/2023	48
104	ASM727	Y	06/02/2024	25/03/2024	48
105	ASM011	Y	04/07/2023	21/08/2023	48
106	ASM740	Y	17/05/2023	03/07/2023	47
107	ASM461	N	08/04/2021	25/05/2021	47
108	ASM339	Y	02/11/2022	19/12/2022	47
109	ASM421	Y	06/07/2023	21/08/2023	46
110	ASM715	Y	07/07/2023	22/08/2023	46
111	ASM668	Y	14/10/2022	29/11/2022	46
112	ASM413	Y	09/06/2023	25/07/2023	46
113	ASM115	Y	17/10/2022	01/12/2022	45
114	ASM383	N	25/09/2020	09/11/2020	45
115	ASM545	N	19/10/2020	03/12/2020	45
116	ASM168	Y	22/08/2023	05/10/2023	44
117	ASM656	Y	19/06/2024	02/08/2024	44
118	ASM205	N	07/04/2021	20/05/2021	43
119	ASM337	Y	15/03/2022	27/04/2022	43
120	ASM074	Y	05/10/2022	16/11/2022	42
121	ASM104	Y	04/08/2023	15/09/2023	42
122	ASM174	Y	01/06/2023	13/07/2023	42
123	ASM512	N	28/09/2023	09/11/2023	42
124	ASM724	Y	15/04/2021	26/05/2021	41
125	ASM661	Y	07/07/2022	17/08/2022	41
126	ASM739	N	19/01/2021	01/03/2021	41
127	ASM105	N	23/12/2020	02/02/2021	41
128	ASM517	Y	06/10/2022	16/11/2022	41
129	ASM410	Y	28/04/2023	08/06/2023	41
130	ASM116	Y	20/08/2020	29/09/2020	40
131	ASM079	Y	31/03/2022	10/05/2022	40
132	ASM746	N	05/08/2020	14/09/2020	40
133	ASM664	N	15/04/2020	25/05/2020	40
134	ASM704	Y	26/04/2023	05/06/2023	40
135	ASM631	Y	26/07/2024	03/09/2024	39
136	ASM704	Y	27/04/2023	05/06/2023	39
137	ASM307	N	22/12/2023	30/01/2024	39
138	ASM650	Y	30/07/2024	06/09/2024	38
139	ASM430	Y	08/05/2023	15/06/2023	38
140	ASM751	N	07/09/2020	15/10/2020	38
141	ASM729	N	06/04/2020	14/05/2020	38
142	ASM664	N	17/04/2020	25/05/2020	38
143	ASM009	Y	19/09/2023	26/10/2023	37
144	ASM403	Y	30/03/2022	06/05/2022	37
145	ASM721	N	19/01/2021	25/02/2021	37

	Unique member identifier	BDBN and no objection [Y/N]	Date AustralianSuper had all the information required to make a payment	Date payment was made	Days taken to make payment
146	ASM735	Y	19/06/2024	25/07/2024	36
147	ASM167	Y	11/01/2024	16/02/2024	36
148	ASM713	Y	17/05/2023	22/06/2023	36
149	ASM511	Y	23/05/2023	28/06/2023	36
150	ASM027	N	29/10/2020	04/12/2020	36
151	ASM322	N	03/03/2021	08/04/2021	36
152	ASM742	Y	04/07/2023	09/08/2023	36
153	ASM728	Y	26/07/2023	30/08/2023	35
154	ASM713	Y	17/05/2023	21/06/2023	35
155	ASM111	Y	10/02/2023	17/03/2023	35
156	ASM273	Y	13/07/2023	17/08/2023	35
157	ASM540	Y	03/02/2022	10/03/2022	35
158	ASM720	N	05/03/2020	09/04/2020	35
159	ASM117	N	05/02/2021	12/03/2021	35
160	ASM071	Y	27/01/2021	03/03/2021	35
161	ASM709	Y	12/01/2023	16/02/2023	35
162	ASM298	N	07/02/2023	14/03/2023	35
163	ASM429	N	13/10/2020	16/11/2020	34
164	ASM733	N	14/05/2021	14/06/2021	31
165	ASM375	N	12/10/2020	12/11/2020	31
166	ASM443	Y	02/08/2022	01/09/2022	30
167	ASM373	Y	28/02/2023	29/03/2023	29
168	ASM198	Y	29/08/2023	27/09/2023	29
169	ASM722	Y	07/12/2022	05/01/2023	29
170	ASM573	Y	06/04/2023	05/05/2023	29
171	ASM073	Y	24/08/2023	22/09/2023	29
172	ASM310	N	06/05/2020	04/06/2020	29
173	ASM361	N	12/11/2020	11/12/2020	29
174	ASM196	N	14/10/2020	12/11/2020	29
175	ASM665	N	18/06/2020	17/07/2020	29
176	ASM749	Y	11/01/2022	08/02/2022	28
177	ASM204	Y	31/05/2023	28/06/2023	28
178	ASM004	N	12/10/2020	09/11/2020	28
179	ASM468	N	29/10/2020	26/11/2020	28
180	ASM255	Y	10/08/2022	07/09/2022	28
181	ASM660	Y	27/05/2020	23/06/2020	27
182	ASM088	N	28/09/2023	25/10/2023	27
183	ASM498	N	30/04/2020	26/05/2020	26
184	ASM278	N	26/03/2021	21/04/2021	26
185	ASM372	N	01/01/2021	27/01/2021	26
186	ASM431	Y	19/04/2023	15/05/2023	26
187	ASM482	Y	02/10/2021	27/10/2021	25
188	ASM691	Y	05/09/2024	30/09/2024	25
189	ASM716	Y	07/07/2022	01/08/2022	25
190	ASM617	Y	30/03/2023	24/04/2023	25
191	ASM107	Y	15/01/2024	09/02/2024	25
192	ASM149	N	21/03/2021	15/04/2021	25
193	ASM730	Y	07/11/2022	02/12/2022	25
194	ASM738	N	29/06/2020	23/07/2020	24

	Unique member identifier	BDBN and no objection [Y/N]	Date AustralianSuper had all the information required to make a payment	Date payment was made	Days taken to make payment
195	ASM734	N	14/05/2021	07/06/2021	24
196	ASM548	N	26/04/2021	20/05/2021	24
197	ASM491	Y	28/12/2022	20/01/2023	23
198	ASM230	Y	13/12/2021	05/01/2022	23
199	ASM085	N	04/08/2020	27/08/2020	23
200	ASM147	N	12/05/2020	04/06/2020	23
201	ASM113	Y	16/01/2023	08/02/2023	23
202	ASM069	N	10/10/2023	02/11/2023	23
203	ASM386	N	27/12/2023	19/01/2024	23
204	ASM015	Y	28/12/2022	19/01/2023	22
205	ASM128	Y	25/11/2021	17/12/2021	22
206	ASM018	N	17/12/2020	08/01/2021	22
207	ASM516	Y	15/12/2022	06/01/2023	22
208	ASM667	Y	02/07/2024	23/07/2024	21
209	ASM078	Y	14/09/2022	05/10/2022	21
210	ASM741	Y	12/01/2023	02/02/2023	21
211	ASM631	Y	15/08/2024	05/09/2024	21
212	ASM725	N	21/05/2021	11/06/2021	21
213	ASM294	N	06/01/2021	27/01/2021	21
214	ASM048	N	15/07/2020	05/08/2020	21
215	ASM267	N	30/07/2020	20/08/2020	21
216	ASM277	N	11/10/2023	01/11/2023	21
217	ASM725	N	25/03/2021	14/04/2021	20
218	ASM398	N	23/03/2021	12/04/2021	20
219	ASM288	Y	18/01/2022	07/02/2022	20
220	ASM154	Y	13/06/2024	03/07/2024	20
221	ASM551	Y	29/06/2023	18/07/2023	19
222	ASM232	N	19/11/2020	08/12/2020	19
223	ASM316	N	24/12/2020	12/01/2021	19
224	ASM184	Y	15/07/2020	03/08/2020	19
225	ASM742	Y	09/06/2023	28/06/2023	19
226	ASM020	Y	07/10/2020	26/10/2020	19
227	ASM630	N	17/11/2023	06/12/2023	19
228	ASM321	N	26/10/2023	14/11/2023	19
229	ASM631	Y	15/07/2024	02/08/2024	18
230	ASM165	N	12/07/2020	30/07/2020	18
231	ASM049	N	17/05/2021	04/06/2021	18
232	ASM451	Y	21/05/2024	07/06/2024	17
233	ASM001	Y	20/06/2022	07/07/2022	17
234	ASM686	Y	04/08/2023	21/08/2023	17
235	ASM426	Y	26/02/2021	15/03/2021	17
236	ASM186	N	12/02/2021	01/03/2021	17
237	ASM688	Y	13/04/2022	29/04/2022	16
238	ASM748	N	29/09/2020	15/10/2020	16
239	ASM433	N	13/01/2021	29/01/2021	16
240	ASM322	N	08/06/2021	24/06/2021	16
241	ASM218	Y	08/11/2022	24/11/2022	16
242	ASM031	Y	19/06/2024	05/07/2024	16
243	ASM265	Y	02/12/2020	18/12/2020	16
244	ASM029	Y	26/12/2022	10/01/2023	15

	Unique member identifier	BDBN and no objection [Y/N]	Date AustralianSuper had all the information required to make a payment	Date payment was made	Days taken to make payment
245	ASM021	Y	15/08/2023	30/08/2023	15
246	ASM158	Y	20/12/2022	04/01/2023	15
247	ASM498	N	11/05/2020	26/05/2020	15
248	ASM354	N	28/04/2020	13/05/2020	15
249	ASM087	N	17/03/2021	01/04/2021	15
250	ASM110	N	29/04/2020	14/05/2020	15
251	ASM188	Y	11/11/2020	26/11/2020	15
252	ASM010	Y	27/09/2022	12/10/2022	15
253	ASM379	Y	02/11/2023	17/11/2023	15
254	ASM344	N	01/04/2020	16/04/2020	15
255	ASM318	N	11/09/2023	26/09/2023	15
256	ASM487	N	11/10/2023	26/10/2023	15

## Schedule 5 – Delay in requesting or providing information

	Unique member identifier	BDBN and no objection [Y/N]	Details of delay	Days taken to request information
1	ASM510	N	Information was requested from the claimant on 19/05/2022. No follow up request was sent to the claimant until 30/10/2023.	529
2	ASM392	N	Claimant provided claim forms and certified documents to AustralianSuper on 29/12/2021, but a re-certified death certificate was only requested on 21/12/2022.	357
3	ASM455	N	Claimant provided completed claim forms to AustralianSuper on 02/06/2022, but a certified copy of the death certificate and identification was only requested on 17/04/2023.	319
4	ASM411	Y	Claimant's solicitor provided completed claim forms to AustralianSuper on 14/12/2022, but a clearer copy of the completed form was only requested on 6/10/2023.	296
5	ASM449	N	Claimant provided claim forms to AustralianSuper on 31/01/2022, further documents required to progress the claim were not requested until 16/09/2022.	228
6	ASM056	N	Claimant provided claim forms to AustralianSuper on 09/07/2021, further documents required to progress the claim were not requested until 01/02/2022.	207
7	ASM559	Y	Claimant's solicitor provided claim form and supporting documents to AustralianSuper on 24/08/2022, further information required to progress the claim was not requested until 16/03/2023.	203
8	ASM444	N	The claims form was sent to an incorrect email address on 12/07/2022. Claimant's solicitor sent 7 follow up emails requesting that the claims forms be resent (first follow up being on 18/08/2022). The claim forms were only provided to the correct email address on 14/02/2023.	180
9	ASM007	N	Claimant provided claim forms to AustralianSuper on 28/03/2023. No acknowledgement of receipt was provided. Claimant followed up regarding the progress of the claim on 19/04/2023 and 3/05/2023. Further documents required to progress the claim were not requested until 19/09/2023.	175
10	ASM250	N	Claimant provided claim forms to AustralianSuper on 14/07/2022, further documents required to progress the claim were not requested until 04/01/2023.	174
11	ASM209	N	Claimant provided completed claim forms to AustralianSuper on 23/03/2022, further documents required to progress the claim were not requested until 27/07/2022.	154
12	ASM683	Y	On 30/3/22, a recommendation on the claim was made. However, it took AustralianSuper until 29/8/2022 to locate a copy of the BDBN from AustralianSuper's records in order for signoff of the recommendation to take place.	152
13	ASM046	N	Claimant provided completed claim forms to AustralianSuper on 03/12/2022. The claimant was only notified that the third party authority form was invalid and a new form requested on 03/05/2023.	151
14	ASM717	N	Claimant provided claim forms to AustralianSuper on 17/06/2022, further documents required to progress the claim were not requested until 14/11/2022.	150



15	ASM416	N	Claimant provided documents to AustralianSuper on 15/11/2021, further documents required to progress the claim were not requested until 21/03/2022.	136
16	ASM395	N	Initial claim pack sent to claimant on 14/07/2021, but AustralianSuper did not follow up on claim forms until 23/11/2021.	132
17	ASM341	N	Claimant provided claim forms on 06/06/2023, but no action taken to progress claim until 12/10/2023.	128
18	ASM313	Y	Further information was requested from member's employer on 23/11/2021, but no follow up email was sent until 26/03/2022.	123
19	ASM043	N	Claimant provided claim forms and supporting documents to AustralianSuper on 16/06/2023, a TFN form was only requested on 12/10/2023.	118
20	ASM591	N	Claimant provided claim forms to AustralianSuper on 14/10/2022, further documents required to progress the claim were not requested until 08/02/2023.	117
21	ASM148	N	Claimant's solicitor provided claim forms to AustralianSuper on 10/04/2023, but a statutory declaration was not requested until 02/08/2023. This request had previously been sent to the wrong person.	114
22	ASM261	Y	Claimant provided claim forms and supporting documents on 27/10/2022 and 4/11/2022, further information required to progress claim was not requested until 17/02/2023.	105
23	ASM108	N	Claimant's solicitor provided requested third party authority form on 08/07/2020, and AustralianSuper requested this form again on 16/10/2020.	100
24	ASM512	N	Claimant's solicitor provided claim forms to AustralianSuper on 10/02/2022, no contact was made with the claimant's solicitors until 18/05/2022. During this time the solicitors attempted to contact AustralianSuper on 24/03/2022 and 26/04/2022.	98
25	ASM315	Y	Claimant provided copy of death certificate by around 15/05/2020. AustralianSuper did not inform the claimant that the death certificate was not certified properly until 21/08/2020.	98 (at least)
26	ASM054	N	Claimant provided documents to AustralianSuper on 13/01/2023, further documents required to progress the claim were not requested until 18/04/2023.	95
27	ASM298	N	Claimant provided claim forms to AustralianSuper on 17/08/2022, there was no acknowledge of receipt of documents until 16/11/2022.	91
28	ASM478	N	Claimant's solicitor provided claim form and supporting documents to AustralianSuper on 01/05/2020, further information required to progress the claim was not requested until 28/07/2020.	88
29	ASM422	N	Claimant provided documents to AustralianSuper on 17/03/2023, further documents required to progress the claim were not requested until 13/06/2023.	88
30	ASM050	N	Claimant provided claim form and documents to AustralianSuper on 10/03/2022, further information required to progress the claim was not requested until 03/06/2022.	85
31	ASM219	N	Initial claim pack sent to claimant on 04/03/2022, but AustralianSuper did not follow up on claim forms until 26/05/2022.	83

32	ASM040	N	Claimant provided documents to AustralianSuper on 18/08/2022, further documents required to progress the claim were not requested until 07/11/2022.	81
33	ASM175	N	Claimant provided documents to AustralianSuper on 09/06/2023, further documents required to progress the claim were not requested until 29/08/2023.	81
34	ASM541	N	Claimant provided claim forms on 13/04/2022, but no action was taken by AustralianSuper to progress claim until 30/06/2022.	78
35	ASM156	N	Claimant provided documents to AustralianSuper on 05/05/2022, further information required to progress the claim was not requested until 19/07/2022.	75
36	ASM414	N	AustralianSuper requested claimant to provide new certified identification documents in 28 day letter on 14/09/2020, as identification previously provided was not dated. AustralianSuper did not follow up claimant for this until 24/11/2020 and claimant provided the identification one day later.	71
37	ASM295	Y	The claimant was requested to provide new certified identification documents on 14/09/2020. This request was not followed up until 24/11/2020.	71
38	ASM483	N	Claimant provided claim forms to AustralianSuper on 28/04/2022, further documents required to progress the claim were not requested until 05/07/2022.	68
39	ASM036	N	Claimant provided signed trust deed to AustralianSuper on 3/10/2022. No attempt was made to access these documents, and then notify claimant that they could not access the documents, until 6/12/2022.	64
40	ASM179	N	Claimant provided GreenID form on 19/08/2020, but AustralianSuper only requested new certified identification on 19/10/2020.	61
41	ASM119	N	Claimant provided documents to AustralianSuper on 27/07/2023, but no action taken to progress claim until 21/09/2023.	56
42	ASM391	N	Claimant provided documents to AustralianSuper on 21/03/2023, further information required to progress the claim was not requested until 16/05/2023.	56
43	ASM428	N	Claimant provided claim form to AustralianSuper on 01/12/2021, further documents required to progress the claim were not requested until 25/01/2022.	55
44	ASM669	N	Claimant provided information to AustralianSuper on 17/08/2021, further documents required to progress the claim were not requested until 08/10/2021.	52
45	ASM030	N	The claim was referred to the insurer on 26/07/2021. Insurer requested further information on 28/07/2021 and sent 4 separate follow up emails until 09/09/2021. These emails were not responded to until 11/09/2021.	45
46	ASM081	N	The recommendation regarding the claim was completed and signed on 27/06/2023, but not submitted for review until 9/08/2023.	43
47	ASM120	Y	28 day letter requesting that Trust Deed be signed by the claimant (as trustee) provided by AustralianSuper to claimant on 13/02/2020. AustralianSuper did not inform claimant that further details and documents were required to make payment (including the details of a trust account) until 24/03/2020.	40

48	ASM434	Y	AustralianSuper informed the claimant that their file was under review on 25/06/2020 and they will provide an update shortly, but no update is provided until 31/07/2020.	36
49	ASM309	N	Claimant notified AustralianSuper of the death of the member on 05/07/2019. AustralianSuper did not send claims pack until 31/07/2019.	26
50	ASM052	Y	Claimant provided claim forms to AustralianSuper on 20/07/2020, further information required to progress the claim was not requested until 10/08/2020. An email from the claimant's LPR was sent to AustralianSuper on 10/09/2020, but no response was provided by AustralianSuper until 2/10/2020. A trustee determination was made on 8/12/2020 but 28 day letters were not sent until 29/12/2020.	21, 22 and 21
51	ASM022	Y	Trustee determination made on 5/06/2020 but 28 day letters were not sent until 25/06/2020.	20
52	ASM093	Y	Claimant provided documents to AustralianSuper on 11/08/2020, further information required to progress the claim was not requested until 28/08/2020. The claimant sent an email on 18/10/2020, and no response was provided by AustralianSuper until 13/11/2020.	17 and 26
53	ASM035	Y	Claimant provided information to AustralianSuper on 30/10/2019, further documents required to progress the claim were not requested until 14/11/2019.	15
54	ASM178	Y	Trust account details for claimants who were minors were not requested until after the claim staking period had expired, despite it being apparent the claimant was a minor. This led to delays in payments being made, where AustralianSuper requested that claimants set up and provide details for trust accounts (despite it being possible for AustralianSuper to make payment by cheque).	Various
	ASM161	Y		
	ASM139	Y		
	ASM157	Y		
	ASM397	N		
	ASM299	N		
	ASM547	N		
	ASM027	N		
	ASM134	N		
	ASM162	N		
	ASM322	N		
	ASM532	N		
	ASM192	N		
55	ASM594	Y	Claimants requested payments be made via income stream. There were delays by AustralianSuper in sending the necessary forms for the claimant to complete in order for this to be processed. Forms were only sent after the claim staking period expired, despite claimants notifying AustralianSuper of the request for payment via income stream earlier in the claims process.	Various
	ASM407			
	ASM417			
	ASM421			
	ASM516			
	ASM509			

## Notes to schedules to Concise Statement

1. The tables set out in schedules 1 – 5 on pages 7 to 34 above reflect the following information (collectively, the **Schedules**):
  - (a) Column 1 of each Schedule numbers sequentially the instances of delay itemised in separate rows in that Schedule.
  - (b) Column 2 of each Schedule (titled 'Unique member identifier') identifies a unique member number allocated to the AustralianSuper member in relation to whom there was delay.
  - (c) Column 3 of each Schedule is titled 'BDBN and no objection [Y/N]'. This column identifies whether:
    - (i) the member had given a binding death benefit nomination (**BDBN**); and
    - (ii) AustralianSuper did not receive any objections to its decision.

This column is populated 'Y' where the relevant member was included in a response by AustralianSuper to a notice issued under s 33 of the *Australian Securities and Investments Commission Act 2001 (ASIC Act)* requiring it to produce claims file documentation in relation to BDBN and no objection claims only.<sup>1</sup> The column is otherwise populated 'N'.
  
2. The tables immediately below on pages 35 to 37 identify and describe the balance of columns appearing in each Schedule.

### Notes for Schedule 1 – Delay in sending claims pack

Column	Description
Column 4: Date AustralianSuper identifies as the first notification of claim	The information in this column reflects data that AustralianSuper produced to ASIC in response to a notice issued under s912C of the <i>Corporations Act 2001 (the Act)</i> . <sup>2</sup> AustralianSuper explained in correspondence to ASIC that this field represents the date when Link first received notification of a claim. <sup>3</sup>
Column 5: First date claims pack sent	The information in this column reflects the date a claims pack was sent to a claimant on behalf of AustralianSuper. <sup>4</sup> Where AustralianSuper issued multiple claims packs, the date the first claims pack was sent is identified in the Schedule.
Column 6: Days taken to send claims pack after claim notification	The information in this column reflects the number of days between the dates shown in the prior two columns.

<sup>1</sup> Being notice bearing barcode NTC2425922.

<sup>2</sup> Being notice bearing barcode NTC2425927. The relevant data is contained within AustralianSuper's response to the notice at ft 2 (ARS.1024.0001.0005; ARS.1026.0001.0012) (**AS & Link Systems Data**), see sheets titled 'Category 5 (Accum)' and 'Category 5 (Pension)', column 'Date claim first notified'. Where a member did not appear in 'Category 5 (Accum)' or 'Category 5 (Pension)', data was sourced from sheet titled 'Category 4' column 'Notification Date'. Where multiple conflicting dates were included in the data provided by AustralianSuper under notice in respect of a single member, only the earliest in time date has been included in the Schedule.

<sup>3</sup> Schedule 2 and Annexure A of Schedule 2 of AustralianSuper letter to ASIC dated 9 October 2024.

<sup>4</sup> These claims packs, and (where applicable) the covering email that sent the claims packs, were produced by AustralianSuper to ASIC under notices bearing barcodes NTC2425922, NTC2426914 and NTC2422856.

## Notes for Schedule 2 – Delay in reviewing recommendation and making determination

Column	Description
Column 4: Date AustralianSuper identifies that it received a recommendation on claim	The information in this column is drawn from data that AustralianSuper produced to ASIC in response to a notice issued under s 912C of the Act. <sup>5</sup> AustralianSuper explained in correspondence to ASIC that this field represents the date on which 'the AustralianSuper Trustee claims team received a recommendation, based on email notification'. <sup>6</sup>
Column 5: Date AustralianSuper identifies that it reviewed a recommendation	The information in this column is drawn from data that AustralianSuper produced to ASIC in response to a notice issued under s 912C of the Act. <sup>7</sup> AustralianSuper explained in correspondence to ASIC that this field represents the date on which 'the AustralianSuper Trustee Claims team has either reviewed and made a decision on the death distribution or requested further information'. <sup>8</sup>
Column 6: Days taken to review recommendation	The information in this column reflects the number of days between the dates shown in the prior two columns.

## Notes for Schedule 3 – Delay in notifying claimant of decision

There are no further columns in this Schedule.<sup>9</sup>

## Notes for Schedule 4 – Delay in making payment

Column	Description
Column 4: Date AustralianSuper had all the information required to make a payment	<p>The date identified in this column is the later of:</p> <ul style="list-style-type: none"> <li>the date when AustralianSuper received all necessary information to make a payment to a claimant;<sup>10</sup> or</li> <li>the date when the claim staking period expired for that claimant.</li> </ul> <p>Members were identified following the review of documents relevant to 360 members, being documents produced by AustralianSuper in response to notices issued under s 33 of the ASIC Act.<sup>11</sup></p>
Column 5: Date payment was made	The date identified in this column is the date payment was made to a claimant, or alternatively where documents produced by AustralianSuper in response to notices issued under s 33 of the ASIC Act <sup>12</sup> was insufficient to enable that date to be identified the date recorded as the date of payment within data that AustralianSuper produced in response to a notice issued under s 912C of the Act. <sup>13</sup>
Column 6: Days taken to make payment	The information in this column reflects the number of days between the dates shown in the prior two columns.

<sup>5</sup> The relevant data is contained within the AS & Link Systems Data, sheet titled 'Category 1(a)', column 'Date Received'.

<sup>6</sup> AustralianSuper letter to ASIC dated 31 October 2024.

<sup>7</sup> The relevant data is contained within the AS & Link Systems Data, sheet titled 'Category 1(a)', column 'Review Date'.

<sup>8</sup> AustralianSuper letter to ASIC dated 31 October 2024.

<sup>9</sup> Delay was identified following review of the AustralianSuper & Link Systems Data (sheet titled Category 4 column 'Trustee Decision Received Date' or sheet titled 'Category 5 (Accum)', column 'Date a decision was first made by the Licensee...' or sheet titled 'Category 5 (Pension)', column 'Date a decision was first made by the Licensee...' and sheet titled 'Category 4', column 'Claim Staking Date' or sheet titled 'Category 5 (Accum)', column 'The date that the Licensee or its agent Link notified potential beneficiaries of the decision...' or sheet titled 'Category 5 (Pension)' column 'The date that the Licensee or its agent Link notified potential beneficiaries of the decision...') and documents produced by AustralianSuper in response to notices bearing barcodes NTC2425922, NTC2426914.

<sup>10</sup> Necessary information does not include documents that AustralianSuper did not require to make payment, such as EFT payment forms, TFN forms or acknowledgments of AustralianSuper's decision.

<sup>11</sup> Being notices bearing barcodes NTC2425922, NTC2426914 and NTC2422856.

<sup>12</sup> Being notices bearing barcodes NTC2425922, NTC2426914 and NTC2422856.

<sup>13</sup> Being notice bearing barcode NTC2426919.

## Notes for Schedule 5 – Delay in requesting or providing information

Column	Description
Column 4: Details of delay	This column describes an individual instance of AustralianSuper's delay in requesting information, identified upon the review of documents produced by AustralianSuper in response to notices issued under s 33 of the ASIC Act. <sup>14</sup>
Column 5: Days taken to request or provide information	The information in this column reflects the number of days between the two events set out in the description in the previous column.

<sup>14</sup> Being notices bearing barcodes NTC2425922, NTC2426914 and NTC2422856.