

Dependant under the SIS Act

	Receive death benefit directly from super fund (SIS)?	Receive <u>lump sum</u> death benefit tax free?	Receive death benefit as an <u>income stream</u> ?
Spouse (including de facto)	✓	✓	✓
Former spouse	x [^]	✓	x [^]
Child <18	✓	✓	✓*
Dependent child 18-25	✓	✓	✓*
Dependent child 25+	✓	✓	x [#]
Child 18+ and not dependant	✓	x	x
Non-child 'financial dependant'	✓	✓	✓
Non-child interdependent	✓	✓	✓
Anyone not mentioned above	x	x	x

[^] Unless also a 'financial dependant'.

* Must be cashed by age 25 unless 'disabled' as per definition in Disability Services Act 1986 s8(1).

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