



Lost members register protocol

Super fund reporting protocol for lost member accounts.

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QC 27204

Principles and context for this protocol

Background and principles for superannuation fund reporting protocol for lost member accounts.

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What this document does

This protocol document provides guidance to superannuation providers in meeting their obligations under the Superannuation (Unclaimed Money and Lost Members) Act 1999 (SUMLMA) in relation to lost members and reporting requirements.

For more information, see Taxation Administration Act 1953

Guiding principles for industry best practice

These guiding principles for industry include:

- the best interests of the member (including a super fund member, approved deposit fund (ADF) depositor or retirement savings account (RSA) holder) should be of primary concern, when applying the law and the guidelines within this document
- lost member tests should be applied at the member level, not the account level
- if a member is proven to know about their account and demonstrates this by an indication of engagement, the intent of the legislation is that they are not a lost member – indications of engagement might include the following
 - the member makes a decision / undertakes an action relating to their account (for example, they defer a benefit, change their investment allocation or change their insurance)
 - the member calls you to check in (that is, no account activity is undertaken)
 - the member logs on to an online service provided by you, and views their account
 - the member proactively opts out of a service you provide, where their account membership is referenced
 - the member contacts you (for example, via phone, mail, email) to ask a question about their account's investment strategy.
- a member's individual circumstances should be considered when determining appropriate action. This might include variables such as
 - the member's age
 - the member's account balance
 - the member's insurance status
 - the member's investment strategy
 - previous contact with the member
 - activity patterns on the member's account.

Legislative content

The Commissioner of Taxation is required to keep a register of lost members under Part 4 of the Superannuation (Unclaimed Money and Lost Members) Act 1999. The information is retained in a register called the lost members register (LMR). Information for the purposes of the LMR is collected under section 390-5 in Schedule 1 to the Taxation Administration Act 1953 (TAA) via the member account attribute service (MAAS).

You are required to report the details of members you consider to be lost (as defined by regulation 1.03A of the Superannuation Industry (Supervision) Regulations 1994 (SISR) or regulation 1.06 of the Retirement Saving Accounts Regulations 1997) (RSAR).

The MAAS Legislative instrument Taxation Administration Member Account Attribute Service – the Reporting of Information relating to Superannuation Account Phases and Attributes 2018 applies from April 2018. It allows you to report the lost status more frequently if you wish to do so, however you are required to report the lost status of your members at a minimum biannually as follows:

- assessing the lost status of your members on or after 30 June but before 31 October. If there has been a change in the member's 'lost status' account attribute, report that information on or before 31 October, and
- assessing the lost status of your members on or after 31 December but before 30 April. If there has been a change in the member's 'lost status' account attribute, report that information on or before 30 April.

Lost members and unclaimed superannuation money

The money held for a lost member remains with you, unless it meets the definition of a lost member account (balance of small accounts and inactive accounts of unidentifiable members) at the end of an unclaimed money day. In these cases, it is paid to the ATO as unclaimed superannuation money (USM).

As the member must first be lost for an account to meet the definition of a lost member account, this protocol document will also assist you

in identifying accounts which may need to be paid to the ATO as USM lost member accounts.

Further information on small and insoluble lost member accounts is available in the USM protocol document.

See also **Unclaimed superannuation money protocol**.

What a lost member is

A member of a super provider is a lost member if the member is:

- a lost member within the meaning of regulation 1.03A of the SISR.
- a lost RSA holder within the meaning of regulation 1.06 of the RSAR).

These regulations define a member of a super provider to be a lost member at a particular time if:

- the member is uncontactable
- the member is an inactive member
- the member joined the fund from another super provider as a lost member.

A key underlying concept is that it is the member that is lost – not the account.

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Rules that apply to all members

There are rules to apply to all members when considering if they are a lost member.

Last updated 20 August 2019

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Permanent exclusion

The law

A member is permanently excluded from being a lost member if:

- the member is an inactive member who has indicated by a positive act that they wish to continue to be a member of the provider, or
- the member has contacted the super provider at any time after they joined and indicated that they wished to continue being a member of the provider, or
- the member is a member of a self-managed superannuation fund (SMSF).

Best practice – ATO guidance

ATO guidance for the permanent exclusion of members has been provided within the **Inactive** and **Uncontactable** sections of this document, as this test can be applied to both types of lost members. Refer to **Inactive members and permanent exclusion** for more information.

The third test for permanent exclusion refers to membership with an SMSF – this means no SMSF account should ever be reported as lost.

Where you become aware that a member has an SMSF account in addition to the interest they hold with you, you must still consider whether the member meets the lost criteria in relation to the superannuation interest held with you.

Note: a permanent exclusion decision based on a positive act can be used for an inactive member account only.

For funds only, you do not have the discretion to consider any other permanent exclusion tests. However, you are not obliged to accept any members that satisfy the definition of lost as being permanently excluded. Likewise, you may decide whether to continue treating a member, or class of members, as permanently excluded.

Verified address

The law

Under both the SISR and the RSAR the member is taken to be a lost member at a particular time if they meet the criteria listed unless within the last 2 years, the super provider has verified that the member's address (electronic or non-electronic) is correct and has no reason to believe that the address is now incorrect

Best practice – ATO guidance

If you have verified within the last two years that the member's address is correct and **you have no reason to believe the address is now incorrect**, then the member is not lost.

Address verification may include:

- you have never had an address for the member, the member contacts you and provides their current address and you record an address for the member for the first time
- you contact the member and confirm the current address is correct and record the confirmation, or the member provides their new address and you update their records with the new details
- the ATO provides you with an address for a member which confirms the address held in your records for that member and you have no reason to believe that the address is now incorrect
- a third party authorised to act on the member's behalf (e.g. their financial adviser) confirms the current address held in your records for the member is correct and you record the confirmation, or provides the member's new address and you update your records with the new details.

Actions that are good practice to verify addresses include:

- calling a member's mobile or work phone number to confirm their address details, and recording the confirmation
- if the member receives employer contributions, contacting the employee via the employer to confirm the member's address
- after having received returned mail, writing to the member at an alternative address which was located using an external source, such as the White Pages. An acknowledgment subsequently received (for example, by letter, telephone, email or similar) by you from the member could then be used to update your records

- using system enhancements such as an 'address-verification' button which is automatically made available when a member enters or exits the website (for example, Y to confirm the address details, and N to update or add details).

Example: conflicting information

You have received 2 letters 'returned unclaimed.' You determine that the member is 'lost – uncontactable'. The ATO provides you with an address for that member which matches the address held on your records for that member.

In this instance, the conflicting information makes it unlikely you could have verified the address until you have made contact with your member.

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Lost and uncontactable

Dealing with lost and uncontactable members.

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The law

A member is taken to be lost uncontactable under sub regulation 1.03(1)(a) of the SISR or sub regulation 1.06(1)(a) of the RSAR when:

- you have never held an address for them (either electronic or non-electronic), or you have made attempts to send written communications to the member and you believe the member can no longer be contacted at any address known to you
- the member has not contacted you within the last 12 months
- the member has not accessed details about their superannuation interest, using your electronic facility, within the last 12 months
- you have not received a contribution or rollover in respect of the member within the last 12 months.

Best practice – ATO guidance

The uncontactable tests outlined within legislation are intended to provide tangible steps for you to determine if a member knows about and is engaged with their account. However, this protocol document cannot cover every scenario or circumstance of every member.

With reference to the **Guiding principles for industry best practice** provided at the start of this document, you should take into account your member's individual circumstances when applying this best practice guidance, within the bounds of legislation.

Example: not lost

You have received two letters 'returned unclaimed'. But you have ongoing contact with the member through another means (for example through email, phone or your online service).

We expect you to consider your member knows about their account, have demonstrated this through an indication of engagement, and should not be considered to be lost.

Holding a member's address

This test is a question of fact – you may receive a member's address on the initial membership application form, from an employer or other third party authorised to act on behalf of the member, via member correspondence (written or electronic) or telephone call, or in another way.

Written communication

A 'communication' includes any letter or publication addressed to the member which includes the member's complete address.

Written communications need to be issued to the member's last known address and returned unclaimed – generally, this process occurs through the use of the postal system. For a written communication to be returned unclaimed, it is required it reaches its intended destination and then is subsequently returned to the original sender.

While email is considered to be a form of written communication, it could only be considered as returned unclaimed where the original sender receives a return email advising that the recipient is either not known, no longer correct, or no longer at the address. A response that a mailbox is full, for example, does not equate to a 'returned unclaimed' written communication.

Lack of response by a member to your communication requesting action, also does not equate to 'returned unclaimed' written communication.

One written communication

RSA and SIS regulations give you the option to act upon one written communication sent to the member's last known address that has been returned unclaimed. It is prudent for you to attempt to locate a member if they are considered lost. While you can act on one piece of returned written communication, we would expect reasonable efforts have been made to contact the member before reporting the member as lost.

In these circumstances, the super provider should use the return of unclaimed mail as a trigger to undertake additional thorough searches to locate the member. Further guidance on what might be considered reasonable effort on your behalf is provided in **Reasonable effort to contact the member**.

No contribution or rollover in 12 months

For members to be lost uncontactable, you must not have received a contribution or rollover for that member within the last 12 months.

Examples of activity for the member may include:

- contributions received from an employer
- contributions received from the individual themselves into the member's account or to another account held by the member with the same provider
- eligible spouse contributions received
- super guarantee contributions received by the fund from the ATO
- payments made to the fund from the superannuation holding account (SHA) or unclaimed superannuation monies (USM)
- government contribution (co-contribution and LISC) amounts received
- a rollover received from another fund into the member's account.

Examples that are not considered activity for the member:

- investment earnings received by the super provider or distributions to the accounts due to investment returns and profitability
- a transfer occurs under the successor fund transfer provisions and the trustee of the fund or the RSA provider remains the same.

You should determine if you have received a contribution or rollover for the member within the last 12 months for the relevant reporting period end dates (this date can only be either 30 June or 31 December for any given year). For example, if a member meets the 12-month inactivity test in March (after the 31 December reporting period end date, but before the reporting due date), they should not be reported as lost uncontactable for this period.

Also, you should not report the member as lost uncontactable if the account has met the 12-month inactivity test within the reporting period, but the member subsequently receives a contribution or rollover before you assess the status of your members for reporting purposes.

Uncontactable members and permanent exclusion

Refer to [Permanent exclusion – The law](#) for related legislation.

For uncontactable members, there is only one permanent exclusion test you need to consider: The member requests to be permanently excluded from being lost.

This permanent exclusion test also applies to inactive members.

If a member is lost uncontactable or lost inactive, but has made contact with you and indicated they wish to remain a member indefinitely, they are permanently excluded from being lost.

Acceptable forms of contact are not defined in legislation, and it is your responsibility to determine the manner of contact and proof of authorisation required from your member to meet this test.

Examples of contact by the member may include:

- the member calls you directly and informs you they wish to continue to be a member
- you contact the member about something else, and in the course of this contact discusses permanent exclusion with you member – the member subsequently indicates their choice to remain a member
- the member proactively chooses a permanent exclusion option on your website
- the member writes a letter or email to you requesting to be permanently excluded from being lost
- the member responds to your SMS, confirming they would like to be permanently excluded from being lost
- the member ticks a box on a form, confirming they would like to be permanently excluded from being lost.

We would expect you to revisit your permanent exclusion of members from being considered lost after a reasonable amount of time. When considering what a reasonable amount of time is you should take into account your member's individual circumstances and decide whether your action is appropriate.

Lost uncontactable examples

When considering these examples, remember you should exercise reasonable effort to contact your member if they become lost for any reason. The best outcome is for the member to be made aware of their account, and for you to receive an indication of engagement which will ensure the member is not lost.

Example 1: no contact or activity

You receive returned unclaimed mail (email or postal) relating to a member for whom you have not received a contribution or rollover within the last 12 months of membership.

You believe, on reasonable grounds, that the member can no longer be contacted at any address known to you (email or postal). The member has not made contact with you or engaged with you regarding their membership.

The member has not accessed their account via any electronic facility within the last 12 months.

The permanent exclusion criteria do not apply. This member is lost uncontactable.

Example 2: address verified

You receive returned unclaimed mail (email or postal) relating to a member for whom you have not received a contribution or rollover within the last 12 months of membership. You believe, on reasonable grounds, that the member can no longer be contacted at any address known to you (email or postal). The member has not made contact with you or engaged with you regarding their membership.

The member has not accessed their account via any electronic facility within in the last 12 months.

After receiving returned unclaimed mail, you have telephoned the member and verified their address (postal or electronic) (or a new address) in the past 2 years.

The permanent exclusion criteria do not apply.

This member is not lost.

The member's address has been verified in the past 2 years.

Example 3: one account updated

The member has 2 accounts with you.

The account balances are substantial and the member has been assigned a key client officer to support their membership.

The permanent exclusion criteria do not apply.

You have received returned unclaimed mail (email or postal) relating to the member for whom you have not received a contribution or rollover within the last 12 months of membership.

The member has not made contact with you and they have not accessed their account via any electronic facility within the last 12 months.

On your records, one account has been updated with the member's most recent address, while their second account contains the member's old address from which mail was returned unclaimed.

The member is not lost.

The legislation refers to account membership, and not each account.

Example 4: email contact

You have not received a contribution or rollover for the member within the last 12 months of membership.

The permanent exclusion criteria do not apply.

You have received returned unclaimed mail (postal) relating to the member.

The member also has an email address registered with you, which is receiving correspondence with no issues.

The member is not lost.

You have a form of contact with your member, using an email address provided by the member. The fact you have issued paper mail in addition to the email correspondence which has not been received, does not negate the fact you have successful communication using a different means of correspondence.

Example 5: SMS contact

You have not received a contribution or rollover for the member within the last 12 months of their membership.

You have attempted to send communications to the member's last known address (email or postal) but have been unsuccessful.

The permanent exclusion criteria do not apply.

You launch an SMS campaign targeting seemingly unengaged members, asking them to confirm the address registered for their account.

The member responds to their SMS to confirm the address is correct.

The member is not lost.

The member has verified their address.

Example 6: no SMS contact

You have not received a contribution or rollover for the member within the last 12 months of their membership.

You have attempted to send communications to the member's last known address (email or postal) but have been unsuccessful.

The permanent exclusion criteria do not apply.

The member has not engaged with you regarding their membership within the last 12 months.

You launch an SMS campaign asking members to reply Y if their address is incorrect – an 'opt in' request (that is, 'if we don't hear from you, we will assume your address is current'). The member does not respond.

The member is lost.

The member has not verified their address, as the absence of a response cannot be used for address verification.

Example 7: agent contact

You have not received a contribution or rollover for the member within the last 12 months of their membership.

You have attempted to send communications to the member's last known address (email or postal) but have been unsuccessful.

The permanent exclusion criteria do not apply.

The member's financial agent calls you on behalf of the member and makes an enquiry regarding the investment strategy related to the member's interests in your provider.

The member is not lost.

Through an authorised third party, the member has showed they are aware of their account and has demonstrated an indication of engagement, proving they are not a 'lost' member.

Find out about

- Lost and inactive
- Reasonable effort to contact the member

QC 82667

Lost and inactive

Dealing with lost and inactive members.

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The law

A member is lost inactive under subregulation 1.03A(1)(b) of the SISR or subregulation 1.06(1)(b) of the RSAR when:

- they joined more than 2 years ago
- the provider has not received any contributions or rollover amounts for that person within the past 5 years
- they joined as a standard employer-sponsored member (applies to funds only).

Best practice – ATO guidance

The inactive tests outlined within legislation are intended to provide tangible steps for you to take to determine if a member knows about

and is engaged with their account. However, this protocol document cannot cover every scenario or circumstance of every member.

With reference to the **Guiding principles for industry best practice** provided at the start of this document, funds should take into account their member's individual circumstance when applying this best practice guidance, within the bounds of legislation.

Example: positive act

An individual has met the permanent exclusion test by way of a 'positive act', but has subsequently made no contributions or rollovers to their account, and has not demonstrated any indication of engagement. We would expect you to revisit your permanent exclusion of this member from being considered lost after a reasonable amount of time.

When you determine what a reasonable amount of time is, you should take into account your member's individual circumstances and decide whether your action is appropriate.

Employer-sponsored arrangement

An employer-sponsor is an employer who contributes, or would contribute, to a fund for either:

- the benefit of a member of the fund who is an employee or an associate of the employer
- the benefit of dependants of the member in the event of the member's death in accordance with an arrangement between the employer and the trustee of the fund.

A standard employer-sponsored member is a member of a regulated super fund for whom an employer-sponsor contributes, or would contribute, wholly or partly according to an arrangement between the employer-sponsor and the trustee of the fund.

No contribution or rollover in 5 years

You should determine if you have received a contribution or rollover for the member or account holder within the last 5 years from the date

you reported the member as a lost member.

The reference to the non-receipt of a contribution or rollover in the past 5 years applies to the membership with you and not to an individual account.

Example: additional accounts

John joined ABC Fund and opened an account as a standard employer-sponsored member in 1990. Over the subsequent years, he opened additional accounts with the same fund on a public offer member basis. In the last 5 years, the only contributions made have been to one of these additional accounts.

Although the employer-sponsored account alone would meet the 5 year inactivity test, John is not considered a lost inactive member under the inactive member test. This is because he has made a contribution in the last 5 years in relation to an account with that provider.

Inactive members and permanent exclusion

Refer to [Permanent exclusion](#) for related legislation.

There are 2 tests you should apply when considering if a member should be permanently excluded from being lost. For inactive member accounts, these tests are:

1. The positive act test

The positive act exclusion test can only apply in relation to members who have satisfied the inactive member test – that is, they originally joined as standard employer-sponsored members.

To determine whether the positive act exclusion applies, the inactive member test is read in conjunction with the exclusion. Generally, if there has been any positive activity by the member in relation to their membership with you, then the member will not be considered lost.

The example of 'positive act' given in the legislation is 'deferring a benefit'. This can also apply when a third party (for example, a financial advisor or super agent) authorised to act on the member's behalf is involved. For example, the third party may tell you of the member's wish to amend their investment strategy.


Positive activity may include member activity such as:

- deferring a benefit in the fund
- electing to rollover all or part of their benefit from their original policy to another product (and it is not an automatic transfer)
- initiating a transaction (for example, a switch)
- changing their contact details
- initiating a change to their account (such as nominating a beneficiary)
- making an enquiry (such as an account balance query, performance of their account) or complaint
- responding to a communication issued by you
- accessing your secure website to view or obtain information about their account.

This activity indicates the member is aware of where their money is, and is engaged with their account so you should exclude the member from being a lost member.

The legislation does not outline for how long a positive act should be effective before you check in with your member again. When considering what a reasonable amount of time is you should take into account your member's individual circumstances and decide whether your action is appropriate.

Further guidance on the criteria you should consider has been provided in **Guiding principles for industry best practice**.

A positive act does not include a failure to act, which may arise where the super provider writes to the member asking them to respond if they do not want the provider to do something (see [Westpac Banking Corporation v Commissioner of Taxation](#)  (1996) 70 FCR 52; [1996] FCA 1834; 96 ATC 5021; 34 ATR 143).

2. Contact by the member indicating they want to remain in the fund or RSA indefinitely.

This second permanent exclusion test also applies to uncontactable members. Refer to [Inactive members and permanent exclusion](#) for detailed guidance.

Lost inactive examples

When considering these examples, remember you should exercise reasonable effort to contact your member, if they become lost for any reason. The best outcome is for the member to be made aware of their account and for you to receive an indication of engagement which will ensure the member's account is not lost.

Example 1: no contributions for the past 5 years

The member has been a member for over 2 years.

You have not received contributions for the past 5 years.

The member is not a standard employer-sponsored member.

This member is not lost inactive.

The member is not an employer-sponsored member so the inactive test does not apply to the member.

Example 2: haven't verified the member's address in the past 2 years

The member has been a member for over 2 years.

You have not received contributions for the past 5 years.

The member is a standard employer-sponsored member.

You have not verified the member's address in the past 2 years.

The permanent exclusion criteria do not apply.

The member is lost inactive.

All lost inactive member tests have been satisfied.

Example 3: standard employer-sponsored member

The member has been a member for over 2 years.

You have not received contributions or rollovers for the member in the past 5 years.

The member is a standard employer-sponsored member.

You have verified the address in the past 2 years.

The permanent exclusion criteria do not apply.

The member is not lost inactive.

The member's address has been verified in the last 2 years and you have no reason to believe the address is now incorrect.

Example 4: travelling overseas

The member has been a member for over 2 years.

You have received no contributions or rollovers for the member in the past 5 years.

The member is a standard employer-sponsored member.

The member has contacted you and informed you they are travelling overseas for 5 years, and confirmed their desire to remain a member of the fund during this time.

The member is not lost.

The 'permanent exclusion' criteria apply, however considering the individual's circumstances, you should review this situation in 5 years.

Example 5: rolls super money over

A person starts a new job with employer ABC.

The person is enrolled by his employer in fund XYZ as a standard employer-sponsored member.

Two years later, fund XYZ winds up.

Rather than go into the successor fund, the member decides to use an existing account he had previously opened with the ABC Public Offer Fund as a public offer member.

The member rolls his super money from fund XYZ into his ABC Public Offer Fund account.

The member can never become lost inactive.

The member did not join the ABC Public Offer Fund as a standard employer-sponsored member, so the inactive test does not apply to the member.

Example 6: left employer

The member joined the industry sub-plan of XYZ Fund as a standard employer-sponsored member.

The member subsequently left the employer.

Under the sub-plan rules, because the member has left the employer he can no longer remain in the sub-plan.

After considering his options, the member rolls his super into the public offer plan of XYZ fund.

The lost inactive criteria will apply for this member. The member could become lost inactive if a contribution or rollover is not made for a 5 year period.

Even though he is now in the public offer section of the fund (and is thus considered to be a public offer member), his membership

first began with XYZ Fund through a standard employer-sponsored arrangement.

Find out about Reasonable effort to contact the member.

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Reasonable effort to contact the member

How to exercise reasonable effort to contact your member if they become lost.

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Your obligation

You should exercise reasonable effort to contact your member if they become lost for any reason.

Best practice – ATO guidance

Follow-up action to locate members might include:

- checking your own database to see if the member has other accounts with more current information
- contacting an employer in cases where the employer was contributing to the account

- engaging a company like Australia Post to undertake database searches to locate the member.

Factors to consider when determining what action and effort is reasonable may include:

- the information you have in relation to the member
- the activity patterns on the member's account
- the type of super account – for example, employer-sponsored membership, individual membership
- the type of employment the member is engaged in – for example, transient employment, long-term with the same employer, working within a particular industry
- the account balance
- the costs of the different methods in attempting to contact the member.

Transfer of lost member

The law

Under sub regulation 1.03A(1) of the SISR, the member of a fund is still taken to be a lost member at a particular time if either:

(c) the member joined the fund from another fund or an EPSS as a lost member, or

(ca) the member joined the fund from the RSA provider as a lost RSA holder

unless

(d) within the last 2 years, the super provider has verified that the member's address is correct and has no reason to believe that the address is now incorrect, or

(e) the member is permanently excluded from being a lost member.

Best practice – ATO guidance

If the member joined the fund from another super provider as a lost member, then the provider transferring the lost member is required to

provide all available information to the trustee of the receiving fund regarding the lost member and their status.

If the member being transferred has already been reported as lost at the time of joining the receiving fund, the super provider transferring the member account must update the account status and account phase to closed. The receiving fund must report the member with an open account and update the lost attribute with the relevant status of 'lost uncontactable' or 'lost inactive'.

Find out about [Reporting account changes](#).

QC 82669

Reporting account changes

Whenever there is a change to the 'lost' status of the individual this must be reported to us via the MAAS service.

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Reporting to us

Whenever there is a change to the 'lost' status of the individual this must be reported to us via the MAAS service. The following situations would indicate that you are required to submit a MAAS update:

- contact with the provider has been re-established and the member has retained their benefit in the provider - update Lost status account attribute to not lost

- a contribution or rollover has been received for a member previously considered lost - update Lost status account attribute to not lost
- contact with you has been re-established and the member elected to cash their benefit in because it was under \$200, or another condition of release was met - update Account Phase and Account Status to closed
- contact with you has been re-established and the member has transferred their benefit to another provider - update Account Phase and Account Status to closed
- the member has been transferred to an eligible rollover fund or a successor fund as a lost member - update Account Phase and Account Status to closed
- the member's account has become unclaimed super money and was paid to the ATO or to a state or territory authority - update Account Phase and Account Status to closed.

Lost member accounts for USM

It is important you update the account status and account phase to closed if you have reported and paid the account to us as a USM lost member account for the same period. Undertaking your USM reporting first helps you to identify which members' accounts you reported and paid to us, and will enable you to update the account to closed. This ensures the members accounts are displayed accurately and not displayed as both 'lost' and 'ATO-held monies' on our online services for individuals.

Provision of member information

We may provide member information to you through various channels. The main method will be through the MAAS using 2 interactions:

The maintain member account interaction is where you or your administrator reports the member account as 'lost uncontactable' or 'lost inactive' and receives a response from us containing member information. You are required to report information using the MAAS form.

The Provision of details (POD) service is an optional interaction that allows you and your administrator to request member information we

hold. For those members at risk of becoming lost (in accordance with the regulations), where you require updated member/account information, you may choose to use this service. How you are able to utilise the information will depend on whether the member is currently considered lost according to the regulations or whether the superannuation provider considers the member at risk of becoming lost.

See also [Provision of member information](#).

QC 82670

Frequently asked questions about the lost members register protocol

Answers to frequently asked questions about the Lost members register protocol

Last updated 3 February 2025

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How do I correct a reporting mistake?

You are required to report the details of members you consider to be lost via the MAAS. You will have met your lost reporting obligations once you receive a technical receipt.

If you receive an error when you or your service provider pulls the message back from the MAAS service, you have 30 days to remediate

the error.

If you receive an unmatched response when you or your service provider pulls the message back from the MAAS service, you will need to consider if there is an error or omission that would be required to be reported in line with section 390-115 of Schedule 1 to the TAA.

If you have made a mistake in reporting the lost status of a member, you have 30 days from when you identify the mistake to correct your reporting. For example, where you have reported them as not lost when they meet the lost uncontactable definition.

For more guidance, refer to [Member account reporting and validation](#).

How should the lost member legislation apply for funds under a shared overarching provider?

The lost member tests should be applied at the member, not the account level. This concept also applies where the structure of the super provider is such that, although there is one overarching provider, the provider administers 2 or more products – for instance, a public offer product and an employer sub-plan product.

Example: one active account

ABC Superannuation is the overall super provider, and under it sits ABC Master Trust Fund and ABC Longevity Fund. A member, Mr Smith, has an active account with ABC Master Trust, and an inactive account with ABC Longevity Fund.

Examine Mr Smith's membership with the overarching super provider, ABC Superannuation, when determining if he is a lost member. As one of his accounts is active, he is not a lost member.

Note: In situations like this, we expect the super provider to ensure the member is made aware of their inactive account. You will either offer them the opportunity to consolidate the accounts where this is possible and desired by the member, or receive an indication from the member that they would like the account to be permanently excluded from being considered lost.

Can a member be reported as lost even if they satisfy the permanent exclusions?

Yes. You are not obliged to accept any member as being permanently excluded and can change a member's status from being permanently excluded.

What happens when my member turns 65?

If your member has reached eligibility age, and you have not received an amount in respect of that member within the last 2 years and a period of 5 years has passed since you last had contact with the member, you should make reasonable attempts to contact that member.

If the reasonable attempts to contact are unsuccessful, you are required to assess the member the unclaimed money provisions.

Example: one instance of returned mail for a member

You have received one instance of returned mail for a member. The member has not received any contributions for 2 years.

Your systems show that the member last logged into their online account 2 years ago. You identify that the member has reached 65 years old.

You send a request to the ATO for information in relation to the member as you are concerned the member is at risk of becoming lost.

You assess the member and determine that they have not met the USM – general provisions as you have had contact with the member within the last 5 years.

As the address returned by the ATO matches that held on your systems you believe that the instance of returned mail may suggest that the member can no longer be contacted at that address.

You make reasonable attempts to contact the member using the data returned from the ATO. You successfully contact the

member on the telephone number provided and verify their address. The member is not lost. The member's address has been verified in the past 2 years.

The member is not USM – general. Although the member has reached 65 years, all other conditions have not been met.

For more guidance, refer to **Unclaimed superannuation money protocol**.

Return to **Lost members register – protocol**.

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We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

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