

Binding or non-binding death benefit nomination



You should use this form if you have a Tailored Super Plan, Personal Retirement Plan, Flexible Income Plan, Allocated Pension, Term Allocated Pension or Transition to Retirement Pension account and you wish to nominate or change the beneficiary on your account.

Please use a dark pen and CAPITAL letters, or type directly into this form online, print it and send it to us. Use (X) to mark boxes.

The Notes on page 3 will help you complete this form.

If you have any questions, please refer to the beneficiary section in the PDS or call us on 1800 620 305.

1. Your details

Client ID

Account number

Date of birth

Title

Last name

Given name(s)

2. Type of nomination

I would like to (X) make the following type of beneficiary nomination:

- Non-binding nomination – please complete the section below and section 3
- Binding nomination (lapsing) – please complete the section below and section 3 including 'Witness declaration'

Please note: The Trustee will not accept a *Beneficiaries Nomination* form executed under a Power of Attorney.

Please note: For Binding nominations you must complete who you wish to elect.

- Name
- DOB
- Gender
- Relationship
- %

is required. Or you can select Legal personal representative.

Please note: Your nominations must add up to 100%, otherwise your nomination will be invalid.

Full name	% of benefit
Beneficiary #1 <input type="text"/> Date of birth <input type="text"/> Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text"/> %
Beneficiary #2 <input type="text"/> Date of birth <input type="text"/> Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text"/> %
Beneficiary #3 <input type="text"/> Date of birth <input type="text"/> Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text"/> %
Beneficiary #4 <input type="text"/> Date of birth <input type="text"/> Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant	<input type="text"/> %
<input type="checkbox"/> Legal personal representative (executor or administrator of your estate)	<input type="text"/> %
Total must add up to 100%	<input type="text"/> %

Important information

Where the Trustee receives and a new *Beneficiaries Nomination* form (valid or otherwise), any existing nomination will cease to be valid. The date of acceptance is the date the nomination is processed by the Trustee.

If the Trustee considers the new nomination is invalid, the nomination form will not be accepted and we will attempt to contact you to provide a new nomination.

Examples of invalid nominations would be an undated form or when the beneficiary allocations do not add to 100%.

Who is a dependant?

A 'dependant' is defined under superannuation law and is generally any of the following:

- Your spouse
- Child (including step or adopted child)
- Any person with whom you were in an interdependency relationship*, or
- Any other person financially dependent on you at the time of your death.

* An 'interdependency relationship' is one where two persons, whether or not related:
– have a close personal relationship; and
– they live together; and
– one or each of them provides the other with financial support; and
– one or each of them provides the other with domestic support and personal care.

Where there is a close personal relationship between two people but because of a disability or due to temporarily living apart, a person is unable to meet the other requirements as listed above then this will still qualify as an interdependence relationship.

Please note: For a nominated beneficiary (other than your Estate) to be valid they must survive you and be a dependant at the time of your death.

Non-lapsing nominations

You must be at least 18 years old to lodge a non-lapsing nomination.

A *non-lapsing nomination* is a request by you to the Trustee to pay the percentages of your account balance specified in this form to your nominated beneficiaries. If the Trustee consents to the nomination and it is valid at the time of your death, we are bound to pay your death benefit in accordance with this form. A non-lapsing nomination does not need to be renewed, so it is important to review your nomination regularly to ensure that it is still appropriate for you.

Reversionary pension nominations

(Flexible Income Plan and Allocated Pension Fund Only)

You must be at least 18 years old to lodge a reversionary nomination. If you're a member of the Flexible Income Plan or Allocated Pension Fund, you can nominate your spouse as a reversionary beneficiary. If you make a reversionary pension nomination which is valid at the time of your death, 100% of your pension will automatically continue to be paid to your spouse.

You cannot nominate your Estate or any other dependant as a reversionary beneficiary. You cannot have a reversionary pension nomination at the same time as a non-binding nomination or non-lapsing nomination.

A reversionary nomination remains valid until you revoke it or it is no longer valid due to circumstances such as divorce, relationship breakdown or death of your spouse. A reversionary nomination does not need to be renewed, so it is important to review your nomination regularly to ensure that it is still appropriate for you.

Non-binding nominations

If your nomination is non-binding, the Trustee has sole discretion as to whom to pay your account balance to in the event of your death.

Binding nomination (lapsing)

If you indicate that your nomination(s) is to be binding on the Trustee, the Trustee is bound to pay the percentage of your account balance specified, provided your binding nomination is current and valid at the time of your death.

Please note that special conditions apply in order for your binding nomination(s) to be valid. These include:

- A binding nomination must be witnessed and signed on the same day by two persons over age 18 who are NOT your nominated beneficiaries for this investment;
- A binding nomination is only valid for 3 years from the date it became effective, after which time it lapses. After that time, you must provide a new nomination to bind the Trustee;
- Your nominated beneficiary must survive you; and
- If you nominate a beneficiary other than your Estate, that person must be a dependant at the time of your death.

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