

## Binding Nomination of Beneficiary Form

This form is used when you want to override the Trustee's discretion when determining how a death benefit is to be paid.

Your Full Name:

Your Address:

Your Date Of Birth:

Your Member Number:

### 1. Your Instructions

I request that my death benefit be paid to the following beneficiaries:

**Beneficiary A** [Full name]:

Relationship to you:

Date of birth:

% of benefit

Postal address:

**Beneficiary B** [Full name]:

Relationship to you:

Date of birth:

% of benefit

Postal address:

**Beneficiary C** [Full name]:

Relationship to you:

Date of birth:

% of benefit

Postal address:

### 2. Signatures

**MEMBER**

I acknowledge that I have read the important notes on the reverse side of this form and agree to these conditions.

Member's  
Signature:

Date:

**WITNESS 1**

I acknowledge that I am at least 18 years old, that I am not a nominee on this form, and that the above notice was signed and dated by the member in my presence.

Witness 1  
Signature:

Date:

**WITNESS 2**

I acknowledge that I am at least 18 years old, that I am not a nominee on this form, and that the above notice was signed and dated by the member in my presence.

Witness 2  
Signature:

Date:

If you wish to nominate more than three people, please photocopy this form and write the total number of forms used in this box:

Total number of forms used:

# Important Notes about Binding Nominations of Beneficiaries

## Read these notes before making your nomination.

1. The Trust Deed for the Fund provides for your death benefit to be paid to one or more of your dependants or to your estate at the Trustee's discretion. Use this form if you want to override the Trustee's discretion in determining how your benefit is paid in the event of your death.
2. This nomination should be amended if your personal circumstances change.
3. When you make a valid binding nomination of beneficiary, you override the Trustee's discretion in determining who should receive your superannuation benefits in the event of your death.
4. The Trustee must pay the benefits to the beneficiaries specified by you and in the proportions that you specify provided your nomination is valid when the benefit is paid.
5. A binding nomination of beneficiary **expires** three years after the date on which you sign and date the **Binding Nomination of Beneficiaries** form. If you do not make another nomination at this time, your binding nomination will no longer be valid and the Trustee will have discretion to decide to whom the benefit is paid.
6. If, on the **Binding Nomination of Beneficiaries** form, you nominate a person who is not a dependant, your nomination will be invalid and the Trustee will be required to decide to whom the benefit is paid.
7. For the **Binding Nomination of Beneficiaries** form to be valid and effective:
  - i. all percentages of benefit must add up to 100%; AND
  - ii. it must be signed and dated by you in the presence of two witnesses who are both at least 18 years old AND who have not been nominated to receive a part of your death benefit.
8. Nominated beneficiaries may include eligible *dependants* or a legal representative.
9. A dependant includes your spouse or any child, or any other person who is substantially financially dependent on you at the time of your death. The superannuation and tax law definitions of dependant have been amended to include any person with whom the member has an "interdependency relationship". Two people have an interdependency relationship if:
  - (a) they have a close personal relationship;
  - (b) they live together;
  - (c) one or each of them provides the other with financial support; and
  - (d) one or each of them provides the other with domestic support and personal care.In addition, if a close personal relationship exists but the other requirements above are not satisfied because of a physical, intellectual or psychiatric disability (eg. one person lives in a psychiatric institution suffering from a psychiatric disability), then an interdependency relationship may still exist.  
For death benefits which we distribute on or after 1 July 2004, the change to the definition of "dependant" means that where binding death benefit nomination is offered you may now be able to nominate a person satisfying the definition of interdependency when making a binding death benefit nomination.
10. You can nominate that the beneficiary be your Estate – to do so, simply write TO MY ESTATE in the Beneficiary A box.
11. You may revoke or change your nomination at any time by completing a new **Binding Nomination of Beneficiaries** form.