

Binding death benefit nomination



13 11 84 | sunsuper.com.au

Important

Do not use whiteout on this form – all corrections must be initialled by whoever made the correction. This form needs to be signed and dated by both witnesses on the same day as the member.

This form can also be used to cancel your beneficiary nomination. See section 2B.

Important: Please provide us with as much information as possible. Please tick box where appropriate.

Use **BLOCK** letters and dark ink when completing this form and ensure it is signed and dated. *DENOTES MANDATORY FIELD.

Member number

1 Personal details

| | | |
|--------------------------|-----------------------------|---|
| Title | First name* | Middle name |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Last name* | Date of birth (DD/MM/YYYY)* | Gender* |
| <input type="text"/> | <input type="text"/> | <input type="button" value="M"/> <input type="button" value="F"/> |
| Street address / PO Box* | | |
| <input type="text"/> | | |
| Suburb/Town* | State* | Postcode* |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Home phone number | Daytime phone number* | |
| <input type="text"/> | <input type="text"/> | |
| Personal email address | Mobile phone number* | |
| <input type="text"/> | <input type="text"/> | |

Look for other super for me
Tick and we'll use your TFN to search for any other super you may have with other funds or the ATO, to the extent the law allows. If we find money with the ATO, this will normally be transferred automatically to your Sunsuper account. If we find money with other funds, we'll be in touch to help you combine them.

2 Your beneficiaries - Refer to the Important information section on page 2 of this form for an explanation of eligible beneficiaries and definitions to ensure your nomination is valid.

Note: if you're providing an extra piece of paper to list more beneficiaries, ensure that you and your witnesses have *signed* and *dated* this document and the extra piece of paper on the *same day*.

2A I'd like to nominate the individual(s) listed below:

| First name* | Last name* | Date of birth (DD/MM/YYYY)* | Relationship* | Portion of benefit* |
|----------------------|----------------------|-----------------------------|--|------------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependent <input type="checkbox"/> Financial dependent | <input type="text"/> % |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependent <input type="checkbox"/> Financial dependent | <input type="text"/> % |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependent <input type="checkbox"/> Financial dependent | <input type="text"/> % |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependent <input type="checkbox"/> Financial dependent | <input type="text"/> % |

and/or I'd like to nominate the executor or administrator of my estate (my Legal Personal Representative). %

Total must equal 100% or all of the nominations will be invalid. You may nominate a percentage up to two decimal places. **Must add up to TOTAL**

2B I'd like to cancel my current binding death benefit nomination. **Note:** ticking this box will cancel your current nomination and add any new nominations if you have requested and provided details in 2A.

You and your witnesses **MUST** all sign. Please continue over page.

Important information

For more information visit sunsuper.com.au/beneficiary or contact us.

What is a Binding death benefit nomination?

It is a legal instrument that "binds" the Trustee of Sunsuper to pay your death benefit to your nominated beneficiaries. A binding death benefit nomination allows you to have greater certainty about where your death benefit will be paid. Provided the nomination is valid and less than three years old, then the Trustee has no discretion in relation to whom the benefit is to be paid.

In the event of your death, if your nomination is found to be invalid, the Sunsuper Trustee will use its discretion to determine how your benefit will be paid. An invalid nomination may still be an important consideration for the Trustee when determining the payment of your death benefit, however this does not ensure the benefit will be paid in the same way as a valid binding death benefit nomination.

Who can I nominate as a beneficiary?

You can nominate dependant(s) and/or your legal personal representative (that is the executor or administrator of your estate). If you nominate your Legal Personal Representative it is important that you have a valid Will and keep it up-to-date, as the Trustee must pay your death benefit to your estate.

Under superannuation law, "dependants" include the following:

- your spouse (includes married and defacto couples),
- your child (includes an adopted child, step child, ex-nuptial child or child of your spouse),
- any person in an 'interdependent relationship' with you, or
- any other person who the Trustee considers was dependent on you for maintenance or support, at the date of your death.

Someone can be in an **interdependent relationship** with you if: you have a close personal relationship, you live together, one or each of you provides the other with financial support, and one or each of you provides the other with domestic support and personal care. **Interdependency** can also arise where

two people have a close personal relationship but don't live together or provide each other with financial support or personal care because of physical, intellectual or psychiatric disability. In most cases, your parents are not considered to be your dependants. If you want your death benefit to go to your parents, you should seek legal advice about arranging for your Will to cater for this.

If your nominated beneficiary doesn't fit into any of the above categories, your nomination may be invalid. Contact us to discuss further.

How do I ensure my Binding death benefit nomination is valid?

When you initially fill in your form you must do the following:

- complete all sections of the form
- ensure the beneficiaries are dependants or your Legal Personal Representative
- ensure the benefit allocation between your beneficiaries adds up to 100.00%, and
- ensure you sign and date the form in front of two witnesses, who must be over 18 years of age and not nominated as beneficiaries.

Your nomination may become invalid if:

- your form was signed more than three years before you die. You must complete a new form or amend or confirm your existing form at least every three years
- one of your beneficiaries dies before you do
- one of your nominated dependants is not a dependant at the time of your death, or
- you're no longer a member of Sunsuper at the time of your death.

What will Sunsuper do?

It's important that, like a Will, you keep your binding nomination up-to-date.

We'll confirm any new, amended or cancelled nomination. We'll confirm your current binding death benefit nomination details each year with your *Annual statement*. We'll also contact you prior to the expiry of any existing nomination to help ensure you're given the opportunity to complete a new form.

3 Member authorisation You MUST sign in front of two witnesses

I acknowledge and have read the *Member authorisation* below.

- a valid binding death benefit nomination will be binding on the Trustee for this member number only,
- I have read and understood the *Important information* in this form,
- this nomination becomes effective upon acceptance by the Trustee and will remain in effect for three years from the date it was first signed, or last confirmed or amended,
- I may at any time revoke this nomination by completing a new form,
- by signing this form I consent to the handling of my personal information,
- it is my responsibility to ensure my nomination remains valid and continues to reflect my wishes, and
- this form overrides any previous death benefit nomination for this member number.

Member to sign here*
(Power of Attorney not accepted)



Full name (print in BLOCK letters)*

Date (DD/MM/YYYY)*

/ / 20

4 Witness declaration This form must be signed and dated by both witnesses on the same day as the member.

Witness 1

Witness 1 (please print your full name)*

Witness 1, to sign here*

Date (DD/MM/YYYY)*

/ / 20

I declare that:

- The member *signed* and *dated* this binding death benefit nomination form in my presence.
- I am over 18 years of age.
- I am *not* listed as a beneficiary on this form.

Witness 2

Witness 2 (please print your full name)*

Witness 2, to sign here*

Date (DD/MM/YYYY)*

/ / 20

I declare that:

- The member *signed* and *dated* this binding death benefit nomination form in my presence.
- I am over 18 years of age.
- I am *not* listed as a beneficiary on this form.

Please return the form to Sunsuper via sunsuper.com.au/contactus OR Reply Paid 2924 Brisbane Qld 4001

We are committed to respecting the privacy of personal information you give us. If you would like a copy of Sunsuper's Privacy Policy, visit sunsuper.com.au/privacy or contact us. This communication contains general information only. Any advice does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of any advice having regard to your personal objectives, financial situation and needs before acting on that advice. A copy of the *Product Disclosure Statement (PDS)* can be obtained by visiting sunsuper.com.au/pds, or your employer plan's microsite, or by contacting us.

You should consider the *PDS* in deciding whether to acquire, or to continue to hold, the product.

Sunsuper Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of the Sunsuper Superannuation Fund ABN 98 503 137 921 MySuper Authorisation 98 503 137 921 996