





## 4. Member and witness declarations for binding nominations

Please read this Declaration before you sign and date your **binding death benefit nomination**.

- I have read and understood the information in *Who can you nominate as a beneficiary* in the *What happens when you die?* section of the Product Disclosure Statement that applies to my membership category.
- I understand that this **binding death benefit nomination** will only be valid if:
  - at the date of my death, each of the beneficiaries listed on this form is a person I can nominate, as explained on page 5; and
  - it is signed by me in the presence of two witnesses, who are 18 years of age or older, and who are not listed as beneficiaries on this form.
- I understand that:
  - this **binding death benefit nomination** form is only valid and effective for up to three years from the date it is signed or last confirmed, and that it must be received by First State Super before my death;
  - my beneficiaries and I will be bound by the provisions of First State Super's Trust Deed;
  - I can amend or revoke this **binding death benefit nomination** at any time by completing a new *Income Stream nomination of beneficiaries* form and returning it to First State Super;
  - the **binding death benefit nomination** binds the Trustee to distribute my benefit as I have specified, unless the binding nomination is invalid or superannuation law requires otherwise. Where the nomination is invalid, I understand that the Trustee may exercise its own discretion in determining the beneficiaries of any death benefit under First State Super's Trust Deed;
  - First State Super accepts no responsibility for either the correct nomination of beneficiaries or the completion of this form.

➤ You must sign and date this form in the presence of two witnesses who must also sign and date this form **ON THE SAME DAY AS YOU**. Your witnesses must be over the age of 18 and must not be beneficiaries nominated on this form.

### Signature

This **MUST** be the same date as the date the form is witnessed (DD-MM-YYYY)

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### Witness 1

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

Title (Mr Mrs Ms Miss Dr)      Male      Female      Birth date (DD-MM-YYYY) **This is used to verify that you are over 18 years of age.**

                        -   -     

Family name

Given name/s

Residential address

Suburb

State

 

Postcode

   

Daytime contact telephone number

         

Mobile number

       

Email address

### Signature

This **MUST** be the same date as the form is signed by the member (DD-MM-YYYY)

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## Explanatory notes

You should use this form if you want to nominate a **reversionary beneficiary** or to make a **binding** or **non-binding** nomination. For more information about nominating beneficiaries, please read the information in the *What happens when you die?* section of the Superannuation Income Stream Product Disclosure Statement.

### Reversionary beneficiary nominations

You can nominate your **spouse** as a reversionary beneficiary at any time by completing Section 2 of this form. This means that if you die with money in your pension account, your spouse will continue to receive your pension (or have the option of cashing out your pension account as a lump sum), as long as he or she is your spouse at the time of your death. If you have not nominated a reversionary beneficiary, the Trustee may exercise its discretion in determining the beneficiaries of any death benefit.

If you do not wish to nominate a reversionary beneficiary, you can nominate one or more of your dependants as beneficiaries by completing Sections 3,4 and 5 of this form as appropriate to your circumstances. The nomination may be either a 'binding' or 'non-binding' nomination. Please refer to the section *What happens when you die?* in the PDS for information on nominating beneficiaries.

### Binding death benefit nominations

If you want certainty about who will receive your benefit when you die, you can make a **binding** death benefit nomination which (if valid and subject to superannuation law) binds the Trustee to pay your death benefit according to your wishes.

A binding death benefit nomination can affect your estate planning, so please consider your options and circumstances carefully, and seek help from a licensed or authorised financial adviser before making or altering a binding death benefit nomination.

While you may nominate more than one person, the people you nominate **must be one or more of the following at the time the Trustee pays the benefit:**

- your current spouse or de facto
- your children, including step, adopted and ex-nuptial children
- any person/s financially dependent on you
- a person in an interdependent relationship with you
- your legal personal representative – the executor or administrator of your estate.

**To make a valid binding nomination, you must complete each step below.**

Please cross  each step as you complete it to make sure you submit a valid nomination.

- Make the nomination in writing, preferably in using this form.
- Provide the full name/s and date/s of birth and relationship to you of your nominated beneficiaries (if you nominate your estate, record "legal personal representative").
- Clearly state the percentage of the benefit to be paid to each nominee and make sure the percentages add up to 100%. For example, if you split between 3 people, you may wish to show the percentages as 33%, 33% and 34%.
- Sign and date the nomination in the presence of two witnesses, who are 18 years of age or older (and who are not nominated as beneficiaries).
- The two witnesses must also complete and sign the witness declaration on the **same day** that you sign the form.
- Send the nomination to First State Super, PO Box 1229, Wollongong NSW 2500. It will only become effective once we receive it, and if all the above steps have been correctly completed.

### Further information

If you need to make a more detailed nomination, please prepare a letter which meets all the conditions in the checklist.

Please note:

- this binding death benefit nomination will override any existing binding or non-binding death benefit nomination
- a binding or death nomination is valid for up to three (3) years after the day it was first signed, or last confirmed or amended.
- an existing binding death benefit nomination can be confirmed by you at any time in writing (signed and dated), without the need to be witnessed
- if you wish to amend or revoke your binding death nomination, complete a new form and follow the steps outlined above
- we will write to you to acknowledge receipt of any nominations, confirmations or changes you make. If your nomination is invalid at the time of payment of a death benefit, the Trustee may exercise its discretion in determining the beneficiaries of any death benefit.

## Explanatory notes

### Non-binding (preferred) death benefit nominations

The Trustee will take a **non-binding** or preferred death benefit nomination into consideration when determining to whom your death benefit will be paid but the Trustee is **not bound** to follow this nomination. This means that if you have made a non-binding death benefit nomination, the Trustee may exercise its own discretion in determining the beneficiaries of any death benefit under First State Super's Trust Deed.

While you may nominate more than one person, the people you nominate **must be one or more of the following at the time the Trustee pays the benefit:**

- your current spouse or de facto
- your children, including step, adopted and ex-nuptial children
- any person/s financially dependent on you
- a person in an interdependent relationship with you
- your legal personal representative – the executor or administrator of your estate.

To make a valid non-binding nomination, you must complete each step below.

Please cross  each step as you complete it to make sure you submit a valid nomination.

- Make the nomination in writing, preferably using this form.
- Provide the full name/s and date/s of birth and relationship to you of your nominated beneficiaries (if you nominate your estate, record "Legal personal representative").
- Clearly state the percentage of the benefit to be paid to each nominee and make sure the percentages add to 100%. For example, if you split between 3 people, you may wish to show the percentages as 33%, 33% and 34%.
- Sign and date the nomination.
- Send the nomination to First State Super, PO Box 1229, Wollongong NSW 2500. It will only become effective once we receive it, and if all the above steps have been correctly completed.

### Further information

If you need to make a more detailed nomination, please prepare a letter which meets all the conditions in the checklist. Please be aware of the following:

- if you wish to change or revoke your non-binding death benefit nomination, complete a new form and follow the same steps
- this non-binding death benefit nomination will override any existing non-binding death benefit nomination
- we will write to you to confirm your nominations or any confirmations or changes you make.

**Please consider your options and circumstances carefully and seek help from a licensed financial adviser before making or altering a death benefit nomination.**