

Death benefit nomination, update or cancellation

You should use this form if you want to:

- **Make** a new binding or non-binding death benefit nomination
- **Update** an existing binding or non-binding death benefit nomination
- **Cancel** (revoke) an existing binding or non-binding death benefit nomination.

For more information about nominating beneficiaries, please read the *Member Booklet Supplement: Death benefits*. This nomination does not apply to any income stream account that you may set up with First State Super. You must complete an *Income stream death benefit nomination, update or cancellation* form if you wish to nominate beneficiaries in respect of an income stream account.

NOTE: A valid **binding** death benefit nomination **binds** the Trustee to pay your death benefit according to your wishes. It provides **certainty** about who will receive your death benefit when you die. A **non-binding** death benefit nomination will be taken into consideration by the Trustee but the Trustee is **not bound** to follow this nomination and may exercise its own discretion when deciding who will receive the benefit in the event of your death.

The people you may nominate under a binding or non-binding nomination 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 interdependency relationship with you
- your legal personal representative – the executor or administrator of your estate.

Refer to the **Explanatory notes** on page 6 for more information about completing this form.

Please print clearly in black ink.

1. Your personal details

Member number	Title (Mr Mrs Ms Miss Dr)	Male	Female	Birth date	(DD-MM-YYYY)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/>
Family name					
<input type="text"/>					
Given name/s					
<input type="text"/>					
Postal address					
<input type="text"/>					
Suburb				State	
<input type="text"/>				<input type="text"/>	
Work or Home		Daytime contact telephone number		Mobile number	
<input type="checkbox"/>		<input type="text"/>		<input type="text"/>	
Email address					
<input type="text"/>					
<input type="text"/>					

6. Member declaration for new, updated and cancelled non-binding nominations

If you are making, updating or cancelling a non-binding death benefit nomination, please read this declaration then sign and date the declaration below.

- I have read and understand the information in the *Member Booklet Supplement: Death benefits*;
- I understand that in deciding who will receive my death benefit, the Trustee will take my non-binding death benefit nomination into consideration but is not bound to follow it;
- I understand that I can amend or cancel this non-binding death benefit nomination at any time by completing a new *Death benefit nomination, update or cancellation* form and returning it to First State Super;
- I understand that my beneficiaries and I will be bound by the provisions of First State Super's Trust Deed;
- I understand that First State Super accepts no responsibility for either the correct nomination of beneficiaries or the completion of this form.

Please sign and date this declaration.

Signature

Date (DD-MM-YYYY)

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Privacy notice

The information you provide in this form is collected by and held for First State Super by the fund administrator, Pillar Administration, in accordance with the *National Privacy Principles* of the *Privacy Act 1988 (Cth)*. For further information about privacy, please phone Customer Service on 1300 650 873 or visit www.firststatesuper.com.au to view the Privacy Policy.



Return the completed form to First State Super PO Box 1229 WOLLONGONG NSW 2500

If you have any enquiries please call Customer Service on **1300 650 873** between 8:30 am and 5:30 pm AEST from Monday to Friday for the cost of a local call (unless calling from a mobile or pay phone).

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 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.

A binding death benefit nomination must be signed by two witnesses, who are 18 years of age or older and not nominated as beneficiaries. The two witnesses must complete, sign and date the witness declaration on the same day that you complete, sign and date the member declaration.

Non-binding (preferred) death benefit nominations

The Trustee will take a non-binding or preferred death benefit nomination into consideration when deciding who your death benefit will be paid to, 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. The people you can nominate as beneficiaries under a non-binding death benefit nomination are the same as those for binding death benefit nominations.

To make a valid binding or non-binding nomination, you must:

- Make the nomination in writing, preferably using this form.
- Provide the full name(s), date(s) of birth and relationship to you of your nominated beneficiaries. If you wish to nominate your estate, please insert the percentage next to "To my legal personal representative as per my legal will" in Section 3.
- Clearly state the percentage of the benefit to be paid to each nominee (in whole numbers) 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. If you are making, updating or cancelling a **binding** death benefit nomination, this **MUST** be done in the presence of two witnesses, who are 18 years of age or older and not nominated as beneficiaries. The two witnesses must 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 the conditions listed above.

Please note:

- A new **binding** nomination will override any existing binding or non-binding death benefit nomination, provided your new binding nomination is signed by **two witnesses**.
- A new **non-binding** nomination will override any existing non-binding death benefit nomination. No witnesses are required.
- A new **non-binding** death benefit nomination will override an existing binding death benefit nomination, provided the cancellation of your existing binding nomination is signed by **two witnesses**.
- A binding death benefit nomination is valid for up to three 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.
- You can amend or cancel an existing binding or non-binding death benefit nomination by completing a new *Death benefit nomination, update or cancellation* form and sending it to First State Super.
- 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.
- Please consider your options and circumstances carefully and seek help from a licensed or authorised financial adviser before making or altering a death benefit nomination.