

binding death benefit nomination form

To make a binding nomination, or to replace an earlier nomination, or to add to existing nomination(s), complete the details in 'Beneficiary details' listing ALL those you wish to be beneficiaries of your CareSuper death benefit. If you are adding beneficiaries, ensure that you include those previously nominated as well as your new beneficiary(ies) if applicable. Please ensure that the percentage column totals 100%.



Tip

Each nominated beneficiary must be your current spouse, child, a person who is financially dependent on you or meets the definition of interdependency (you will need to identify the nature of the relationship and nature of interdependency or financial dependency) or your legal representative (e.g. executor of your will or administrator of your estate).

You must sign and date this form in the presence of two witnesses over the age of 18 who are not beneficiaries.

If any part of this form including the Member Declaration section are not completed correctly, this form will not be binding on the Trustee.

1. Your current member details

CareSuper member number	Date of birth (DD/MM/YYYY)	Mr/Mrs/Ms/Miss/Dr
Family name		
Given names		
Address (residential)		
Suburb/town	State	Postcode
Telephone (home)	Telephone (work)	

2. Beneficiary details

Name	% of Benefit	Relationship	Type of benefit (please X one)
			<input type="checkbox"/> Lump Sum <input type="checkbox"/> Pension
			<input type="checkbox"/> Lump Sum <input type="checkbox"/> Pension
			<input type="checkbox"/> Lump Sum <input type="checkbox"/> Pension
			<input type="checkbox"/> Lump Sum <input type="checkbox"/> Pension

3. Member declaration

I hereby declare that to the best of my knowledge and belief, the information I have provided is true and correct. Where I have completed the Binding Death Benefit Nomination form:

- I cancel any earlier written binding death nomination to the Trustee by me. It is my intention that this nomination will be binding on the Trustee as permitted by law.
- I give the Trustee notice that upon my death, my death benefit (if any) payable from CareSuper shall be paid in the proportion to any one or more of my dependants or interdependants listed above or my legal representative.
- This binding nomination is valid for 3 years from the date I have signed this form.
- I may at any time cancel or change a binding nomination notice in accordance with CareSuper's procedures.
- If a notice is invalid or has not been sent to the Trustee when I die the death benefit will be determined by the Trustee at its discretion.
- This nomination applies to all my benefits with CareSuper.
- I have read the notes on the back of this form which sets out the terms upon which this nomination is made and I understand that these are consistent with the CareSuper Trust Deed, a copy of which is available upon request.

Member's signature

	Date (DD/MM/YYYY)

4. Witness declaration

I hereby declare that I am over the age of 18 years. I am not a beneficiary nominated on this form and I witnessed the member sign the binding nomination form.

Signature of Witness 1	Date (DD/MM/YYYY)
Printed name	Date of birth (DD/MM/YYYY)
Signature of Witness 2	Date (DD/MM/YYYY)
Printed name	Date of birth (DD/MM/YYYY)

See over >

Important notice

Binding death benefit nominations

To provide greater certainty about who receives your benefit when you die, you can make a nomination that binds CareSuper's Trustee to pay your death benefit to specified persons (providing you are still a member of the fund when you die). You can request the Trustee to pay the benefit either as an income stream, lump sum or a combination of both.

The person(s) you nominate must be any one or more of the following:

- Your current spouse
- Your children
- Any person(s) financially dependent on you
- Any person who satisfies the death benefit interdependency definition
- Your legal personal representative, which means the executor of your will or administrator of your estate.
- It is important to note that all your nominated beneficiaries must be alive and fall within one of these categories after your death.

Please note: From 1 July 2007, a death benefit can only be paid as an income stream to your child if they are:

- under age 18
- under age 25 and financially dependent on you, or
- have a certain type of disability.

How long is the nomination valid?

If you make a binding nomination, it will be valid for 3 years from the date you sign this form. It is important that you update your nomination regularly to ensure that your wishes are met. You may renew, change or cancel your nomination at any time.

If your nomination is valid, we must follow it no matter how your circumstances have changed. For example, if you nominate your husband or wife and you later separate, but have not yet obtained a divorce, your nomination remains valid and binds the Trustee unless you vary or cancel it, or it expires.

Your dependants have the right to complain to the Superannuation Complaints Tribunal (SCT) about the Trustee's decision. The SCT will review the decision and all supporting documentation and may be able to change the decision in some circumstances (for example, if the nomination had expired at the date of death).

What is a valid nomination?

To make a nomination valid, you must also follow these procedures. Your nomination must:

- Be made to us in writing on the application form over the page
- Clearly set out the proportion of the benefit to be paid to each person nominated (total must add up to 100 per cent)
- Be signed and dated by you in the presence of two witnesses over the age of 18 who are not nominated in the form
- Be signed and dated by the two witnesses in your presence
- Be sent to us (a nomination will not be valid until we receive it).

You may also wish to inform your nominated beneficiaries of your nomination.

How do I update my binding nomination?

If you want to make or cancel a binding nomination, you must follow the procedures as outlined below.

- **Make a new nomination:** If you would like to make a nomination, you must write your chosen beneficiaries' details in Section 2 of the form. Your beneficiaries must be your spouse, child, financial dependant or legal personal representative or meet the definition of interdependency and the 'percentage of benefit' column must total 100 per cent. The form must be signed, dated and witnessed.
- **Cancel a nomination:** If you would like to cancel a current binding nomination and not replace it, you must write 'cancel previous nomination' in the 'Beneficiary details' section of the form. Please note that the form must still be signed, dated and witnessed to cancel a previous nomination.

We will write to you to confirm your new or cancelled nomination. We will also write to you seeking your instructions prior to the expiry of any existing nomination. You will be advised of your nomination each time we send your Annual Statement, and be provided with the opportunity to update your nomination. Additional Binding Death Benefit Nomination forms can be obtained from CareSuper by calling 1300 360 149.

Default option

If, at the time of your death:

- You have not made a binding death nomination, or
- Your nomination has been cancelled or
- Your nomination is invalid (for example, it is not correctly signed and witnessed, it is more than 3 years old and has not been renewed, or any of the people nominated dies before you or no longer falls within one of the permitted categories).

The Trustee of CareSuper will use its discretion to determine how your benefit should be paid.

Is there a fee for binding nominations?

CareSuper does not charge a fee to process a binding death benefit nomination.

Privacy

CareSuper only collects information on this form that is essential for the administration of your binding death nomination. CareSuper will not use the information about you, or your witness(es) for any other purpose, or pass it to any other organisations without express permission.

You should consider consulting your legal adviser before making or cancelling a binding death benefit nomination.

Proof of Identity

Under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 superannuation funds are required to identify, monitor and mitigate the risk that the fund may be used for the laundering of money or the financing of terrorism.

To meet these requirements CareSuper reserves the right to request further information to verify your proof of identity before making any cash payment.



Return this completed form to:

CareSuper
GPO Box 1923
Melbourne VIC 3001

For more information call the CareSuperLine

1300 360 149