



It's your money,
you decide!

Nominating your beneficiaries

Make sure your super goes where you want it to

Your super doesn't automatically form part of your Will or estate when you pass away. Nominating a beneficiary lets you have your say about who receives your death benefit once you're gone.

How it works

Nominating a beneficiary means that you're telling us who you'd like your super to go to when you pass away.

A beneficiary is a person you choose to receive all or part of your account balance when you pass away, including any insured death benefit if applicable. This payment is called your 'death benefit'.

Who can you nominate?

You can only nominate your dependants and/or your legal personal representative.

Dependants

For super purposes, your dependants include:

- your spouse (including a de facto partner where you live together)
- your children of any age (including step and adopted children)
- a person you have an interdependency relationship with
- any other person who, when you pass away, was wholly or partly financially dependent on you

You generally can't nominate your parents, siblings, other relatives or friends as dependants unless they are either financially dependent on you or an interdependency relationship exists. You can't nominate pets or charities as dependants.

For more information, see *Understanding dependency* on page 2.

Legal personal representative

Your legal personal representative is:

- the executor of your estate (if you have a Will)
- the administrator of your estate appointed by a court (if you don't have a Will)
- the trustee of your estate if you are under a legal disability, or a person who holds an enduring power of attorney granted by you

If you nominate your legal personal representative to receive your death benefit, the benefit is paid to your estate and will be distributed according to your Will. If you don't have a Will, the laws on dying without a Will apply.

Understanding dependency

Financial dependant	Interdependency relationship
A financial dependant is someone who relies on you for ongoing financial support, such as help with rent, mortgage repayments or living expenses. Some examples include: • adult children who rely on a parent for essential financial support • elderly parents who are supported by their adult child • a person who can't meet necessary living expenses without the deceased's help We may ask for evidence to support a dependency claim, such as bank statements or shared financial records.	You may be in an interdependency relationship if all of these apply: • you live together • you have a close personal relationship • one or each of you provides the other with financial, domestic or personal support You may also be in an interdependency relationship if you have a close personal relationship but don't live together because either or both of you suffer from a physical, intellectual, or psychiatric disability.

What happens if you don't have any dependants?

We can generally only pay your death benefit to people who are alive and are your dependant(s) or legal personal representative when you pass away.

If you don't have any dependants, or if you want your super to be paid to someone else, you may wish to nominate your legal personal representative. Your death benefit will be paid to your estate and be distributed in accordance with your Will.

If you don't have any dependants or a legal personal representative, we may pay your benefit to a non-dependant, such as a parent, sibling, other relative or friend.

Types of beneficiary nominations

There are a few ways to let us know who you'd like to receive your super when you pass away.

The table below compares the options so you can understand the differences.

Option	Best for	What it means
Non-lapsing binding nomination	Members who want the most certainty	We must follow your valid nomination, and it does not expire unless you cancel or update it.
Lapsing binding nomination	Members who want certainty for a set period	We must follow your valid nomination, but it expires after three years.
Non-binding nomination	Members who want to tell us their wishes, but leaves the final decision to us	We consider your nomination but decide who receives your benefit in line with super laws and the Trust deed.
Reversionary beneficiary	Members with a retirement income account who want their spouse to continue to receive regular income payments	If your nomination is valid when you pass away, your account will transfer to your spouse. Your spouse will be able to make changes to the account once it transfers to them, such as change how the account is invested or alter income payments. They will also be eligible to make lump sum withdrawals as required. See <i>Important information about reversionary nominations</i> on page 4.

What type of nomination should you make?

You can choose which type of nomination to make depending on your personal circumstances.

Binding and reversionary beneficiary nominations may result in your beneficiaries receiving your super quicker, as there are less time-consuming steps to work out who your super should go to.

Please note that if you're under 18 years of age you can only make non-binding nominations.

Non-binding and binding nominations can be made for all CareSuper accounts you hold, including both accumulation and retirement accounts. You can choose for a nomination to only apply to one account or all accounts you hold. If you want different nominations to apply to each account you hold, you'll need to complete a separate nomination for each account.

If a member has appointed you as their Power of attorney, or you are a member's legally appointed administrator or guardian, there may be limitations on what you can do. Please see our *Third party authorisation* form available at caresuper.com.au/forms or contact us for more information.

If you don't make a nomination

If you pass away without making a nomination, or your nomination isn't valid or effective when you pass away, we'll decide who receives your death benefit based on your circumstances, superannuation law and the Trust deed.

How to make a nomination

This table explains how to make each type of beneficiary nomination.

Type of nomination	How to make it
Non-lapsing binding nomination	You can make a non-lapsing binding nomination by completing the <i>Make a binding death benefit nomination</i> form.
Lapsing binding nomination	You can make a lapsing binding nomination by completing the <i>Make a binding death benefit nomination</i> form. If your binding nomination is expiring and your beneficiaries haven't changed, you can renew your binding nomination before it expires in Member Online or by completing the <i>Renew your binding death benefit nomination</i> form. We'll contact you to let you know when your nomination is about to expire.
Non-binding nomination	You can make a non-binding nomination at any time: • through Member Online • by calling us on 1800 005 166 • by completing the <i>Choose your non-binding beneficiaries</i> form.
Reversionary beneficiary nomination (retirement income accounts only)	You can make a reversionary beneficiary nomination for your spouse at any time by completing the <i>Reversionary beneficiary nomination</i> form.

Make sure your nomination is valid

See page 4 for information on what can make your nomination invalid.

What you need to know about nominating beneficiaries

What can make your nomination invalid

A binding nomination may be invalid at the time we receive it for a number of reasons, including:

- the form requirements were not satisfied (e.g. it wasn't witnessed by two people who are over 18 years old who were not nominated as beneficiaries, or they didn't sign and date the form on the same day that you signed it)
- the form contained amendments or corrections

A binding nomination may also become invalid if, at the time you pass away, any of your nominated beneficiaries are no longer your dependants or your legal personal representative. Some examples include:

- one or more of your beneficiaries have passed away
- your nominated spouse is no longer your spouse (including a de facto partner)
- a stepchild is no longer considered a stepchild
- a nominated beneficiary was not financially dependent on you or in an interdependency relationship with you when you passed away
- your legal personal representative has either passed away or ceased to be your legal personal representative

Non-lapsing binding nominations can also become invalid if you nominated one or more children and you have another child after making the nomination.

If your nominated reversionary beneficiary is no longer your spouse at the time of your passing, the benefit will be paid at the discretion of the trustee.

In some circumstances, for example a court order, we may not be able to pay a benefit in accordance with an otherwise valid and effective nomination.

Important information about reversionary nominations

If your reversionary nomination is valid and effective when you pass away, it will result in your account balance transferring to your spouse.

This can impact your spouse's transfer balance cap. For more information about the transfer balance cap, refer to the relevant PDS available at caresuper.com.au/pds. Your spouse may wish to seek professional advice about their individual circumstances.

It's important to note that in some circumstances, making, changing or removing a reversionary nomination may impact any Services Australia (Centrelink) benefits you may receive as it can

change the amount that's assessable for the income test. You must inform Centrelink or the Department of Veteran's Affairs if you add, change or remove a reversionary beneficiary. We recommend you seek advice before making any changes.

Tax on super death benefits

The tax applied to your death benefit depends on who receives your benefit, and whether it's paid as a lump sum or as an income stream.

No tax is payable on lump-sum death benefits paid to a person classed as a dependant for tax purposes, such as:

- your current or former spouse (including a de facto partner)
- your child under age 18
- any person who was financially dependent upon you at the time of your death or
- any person in an interdependency relationship with you.

Children 18 years and over must be financially dependent on you when you pass away to be considered a dependant for tax purposes. Adult children who aren't financially dependent on you can still receive your super death benefits. However, they'll be assessed as non-dependants for tax purposes. The amount of tax paid by non-dependants will depend on the tax components of the account.

It's important to get tax advice from a professional. Find out more in the relevant PDS available at caresuper.com.au/pds.

When should you review your nomination

Life changes, and your beneficiary nominations might need to as well.

It's important to regularly review your nomination and whenever your circumstances change. For example, if you get married or divorced, have a child, or lose a nominated beneficiary.

Regularly checking your nomination ensures your super remains aligned with your wishes and current situation.

Check your beneficiaries

You can easily check your nomination in Member Online or through the CareSuper app to make sure they're up to date.

How to change or cancel your nomination

If you have a **lapsing** or **non-lapsing binding** nomination:

- complete the *Make a binding death benefit nomination* form to change your nomination
- complete the *Cancel a binding death benefit nomination* form to cancel your nomination.

If you have a **non-binding** nomination, you can change or cancel it:

- through Member Online
- by calling us on **1800 005 166**
- by completing the *Choose your non-binding beneficiaries* form

If you have a **reversionary** nomination, you can change or cancel your nomination at any time by completing the *Reversionary beneficiary nomination* form. However, it's best to seek advice before making changes as it may affect your Centrelink entitlements.

Things to consider

- if you cancel your nomination and don't make a new one, we'll decide who your super goes to
- lapsing binding nominations only last for three years
- non-lapsing binding nominations don't expire, unless you cancel or update it
- non-binding nominations are not legally binding
- if you're nominating your legal personal representative, make sure your Will is up-to-date
- tax may apply if your beneficiaries are not considered to be dependants for tax purposes



Our forms are available at caresuper.com.au/forms, or call us, and we'll send you a copy.

Here to help

1800 005 166 (+61 3 7042 2723 if overseas)
caresuper.com.au

 info@caresuper.com.au  GPO Box 1547, Hobart TAS 7001



This document contains general information only and doesn't take into account your objectives, financial situation or needs. Before making a decision about CareSuper, you should consider if this information is right for you. You may also wish to consult a licensed financial adviser. Consider the PDS and TMD at caresuper.com.au/pds.

Any advice provided in this document is provided by CareSuper Advice Pty Ltd ABN 78 102 167 877, AFSL 284443. A copy of the *Financial services guide* for CareSuper is available at caresuper.com.au/fsg.

All information, rates and/or fees are current at the time of production and are subject to change. Changes to government legislation and super rules made after this time may affect the accuracy of the information provided. You may wish to obtain professional advice before acting on any of the information contained in this document.

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Make a binding death benefit nomination

1800 005 166
info@caresuper.com.au
GPO Box 1547, Hobart TAS 7001

- To make sure your nomination is valid, you must:
- ensure the form doesn't contain any amendments or corrections
 - set out the proportion of the benefit each person will receive, which must add up to 100%
 - your chosen beneficiary can't be a witness
 - ensure the form is signed and witnessed correctly. The date of your signature must be the same as your witnesses
 - we're unable to accept digital/electronic signatures on this form from either yourself or your witnesses. Please sign/witness after printing

Section 1

Your personal details

Member number									Date of birth (DD MM YYYY)															
Last name																								
Given name(s)																								
Residential address																								
Suburb/Town/City													State		Postcode									

Section 2

Nomination details

I want to apply this nomination to:

☐ All of my accounts ☐ This account only:

If you don't tell us, we'll apply your nomination to all of the accounts you hold at the date of this request.

I would like my binding nomination to be:

☐ Lapsing - this will expire after three years.

☐ Non-lapsing - this won't expire unless I cancel it or update it.

Your binding nomination may become invalid if your circumstances have changed. For more information, read our *Nominating your beneficiaries* fact sheet. If you don't tell us, your nomination will default to a lapsing binding nomination.

Section 3

My beneficiaries (continued next page)

Only certain people can receive super death benefits. For more information, read our *Nominating your beneficiaries* fact sheet available at caresuper.com.au/forms or call us on 1800 005 166.

My beneficiaries are:

Details	Relationship (tick one only)	Benefit %
Mr Mrs Ms Miss Dr Date of birth (DD MM YYYY) 	☐ Spouse	%
Given name(s) 	☐ Child	Example only %
Last name 	☐ Interdependency relationship	
	☐ Financial dependant	
	☐ Estate/legal personal representative	

My beneficiaries (continued)

Details													Relationship (tick one only)			Benefit %	
Mr	Mrs	Ms	Miss	Dr	Date of birth (DD MM YYYY)								☐	Spouse		. %	
													☐	Child		Example only 20.00 %	
Given name(s)													☐	Interdependency relationship			
													☐	Financial dependant			
Last name													☐	Estate/legal personal representative			
Details													Relationship (tick one only)			Benefit %	
Mr	Mrs	Ms	Miss	Dr	Date of birth (DD MM YYYY)								☐	Spouse		. %	
													☐	Child		Example only 20.00 %	
Given name(s)													☐	Interdependency relationship			
													☐	Financial dependant			
Last name													☐	Estate/legal personal representative			
Details													Relationship (tick one only)			Benefit %	
Mr	Mrs	Ms	Miss	Dr	Date of birth (DD MM YYYY)								☐	Spouse		. %	
													☐	Child		Example only 20.00 %	
Given name(s)													☐	Interdependency relationship			
													☐	Financial dependant			
Last name													☐	Estate/legal personal representative			
Details													Relationship (tick one only)			Benefit %	
Mr	Mrs	Ms	Miss	Dr	Date of birth (DD MM YYYY)								☐	Spouse		. %	
													☐	Child		Example only 20.00 %	
Given name(s)													☐	Interdependency relationship			
													☐	Financial dependant			
Last name													☐	Estate/legal personal representative			
Details													Relationship (tick one only)			Benefit %	
Mr	Mrs	Ms	Miss	Dr	Date of birth (DD MM YYYY)								☐	Spouse		. %	
													☐	Child		Example only 20.00 %	
Given name(s)													☐	Interdependency relationship			
													☐	Financial dependant			
Last name													☐	Estate/legal personal representative			

The combined total on this form and your *Additional binding death benefit nomination* form must equal 100%. 100.00 %

If you have more beneficiaries, complete the *Additional binding death benefit nomination* form available at caresuper.com.au/forms.

Member declaration

- I understand that my nomination is only effective when received and accepted by CareSuper.
- I understand that any valid lapsing nominations made using this form will expire within three years from when I sign this form.
- I understand that any valid non-lapsing nominations made using this form won't expire unless I cancel, update or change them by submitting another valid form.
- My beneficiary (or beneficiaries) and I'll be bound by the provisions of CareSuper's *Trust deed* relating to binding death benefit nominations.
- If, at the time of death, a notice is invalid or hasn't been accepted by the trustee, the death benefit will be determined by the trustee at its discretion.
- To the best of my knowledge, the information I've provided is true and correct.
- I consent to the use of my personal information as outlined in CareSuper's *Privacy policy* available at caresuper.com.au/privacy-policy or by calling us on **1800 005 166**.

Note, we can't accept digital/electronic signatures for binding nominations. Please print the form and sign/witness it with a black or blue pen.

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Witness declaration

- I saw the member sign and date this form
- I'm over 18 years of age and
- I'm not listed as a beneficiary on this form

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[illegible]

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- upload using the Contact Us portal in **Member Online**
- email to info@caresuper.com.au
- mail to CareSuper, GPO Box 1547, Hobart TAS 7001