

Beneficiary nomination

We can only accept your request if this form is correctly completed.

1. Your account details

Account number 1 <input type="text"/>	Account number 2 <input type="text"/>
Title Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	First name <input type="text"/>
Middle name <input type="text"/>	Family name <input type="text"/>
Date of birth (DD/MM/YYYY) <input type="text"/>	Email <input type="text"/>

2. Your beneficiary nomination

Please select one of the following options and complete the table below. Please see **page 3** for information on who you can nominate and the types of nominations.

- Non-lapsing Binding** This nomination will be paid as you direct, as long as the nomination is valid. We can only accept the nomination if two witnesses have signed and dated the declaration in **Section 4**.
- Binding** This nomination is valid for 3 years only. We can only accept the nomination if two witnesses have signed and dated the declaration in **Section 4**.
- Non Binding** The Trustee will decide who receives your account balance.

	Name of beneficiary Please print full name	Date of birth	Relationship to you Only the following options can be accepted	Portion of total benefit
1			<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship	%
2			<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship	%
3			<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship	%
4			<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship	%
5	Legal personal representative (your estate)	Not applicable	If you want part or all of your benefit paid to your estate, please write the percentage here.	%
Total must equal 100% or all nominations will be invalid. You can nominate a percentage up to two decimal places.				Total %

If you have multiple accounts and want to make different nominations for each account, please complete individual Beneficiary nomination forms. This nomination will override any previous nominations you've made only on the accounts listed above.

Please go to **Section 3** to authorise your request.

3. Your agreement and declaration

I've read and understood the information provided on **page 3**.

I request the Trustee accept my beneficiary nomination for the nominated account(s). I understand I should review my nomination regularly, especially when my circumstances change (eg marriage, having children or any other life changing event), to ensure my nomination is always up to date.

Signature of applicant

X	Date (DD/MM/YY)					
	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>					

If signed under the Power of Attorney: Attorneys must attach a certified copy of the Power of Attorney. The Attorney hereby certifies that he/she has not received notice of any limitation or revocation of his/her Power of Attorney and is also authorised to sign this form.

Power of Attorney documents can't be accepted via fax or email.

If you've selected a non-lapsing binding or binding nomination, please arrange for your witnesses to complete Section 4.

4. Witness declaration

(only required for non-lapsing binding and binding nominations)

Witness declaration

I declare:

- I'm over 18 years of age
- I'm not a nominated beneficiary of the applicant, and
- this form was signed and dated by the applicant in my presence.

Witness one

First name

Family name

Signature of witness

X	Date (DD/MM/YY)					
	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>					

The witness must sign on the same date as the applicant otherwise we can't accept the nomination.

Witness two

First name

Family name

Signature of witness

X	Date (DD/MM/YY)					
	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>					

The witness must sign on the same date as the applicant otherwise we can't accept the nomination.

5. Check your nomination

- I've completed **Sections 1 to 3** of the form.
- I've supplied the full name, date of birth and relationship of all beneficiaries in **Section 2**.
- The total of the percentages allocated to beneficiaries add up to 100% in **Section 2**.
- If I've requested the binding or non-lapsing binding nomination, I've signed and dated my form in front of two witnesses who are over 18 years of age and not nominated as beneficiaries in **Section 2**. My witnesses have signed **Section 4**.
- If I've requested the non-lapsing binding or binding option any alterations have been initialled by both me and by my two witnesses.

6. Send us your form

Please mail or fax your completed, signed and dated form to:

PremiumChoice
GPO Box 1610
Melbourne VIC 3001

Fax number: (03) 9869 1595

Email: premiumchoice@investinfo.com.au

If you have any questions, please speak with your financial adviser, call us on **1300 880 054** Monday to Friday between 8.00 am and 6.00 pm (AEST/AEDT) or visit investinfo.com.au/premiumchoice

Information on nominating a beneficiary

Types of nominations

A binding nomination

A binding nomination is valid for three years after the date you sign the request. If the nomination isn't updated after three years, the nomination will lapse.

A non-lapsing binding nomination which is binding on the Trustee.

Selecting this nomination will make sure your account balance is paid as you have directed as long as the nomination is and remains valid. This nomination stands even when your personal circumstances change such as getting married, having children, or any other life-changing event occurs. It is therefore, very important to regularly review your nomination to make sure it reflects your current personal circumstances.

A non-binding nomination subject to trustee discretion.

The Trustee will decide who receives your account balance, taking into consideration your preferred beneficiaries and your current circumstances at the date of your death.

No nomination.

The Trustee will decide who receives your account balance.

Who can you nominate?

Under superannuation law, you can nominate:

Individuals

- your spouse (which includes a de-facto spouse and a same sex partner)
- children including step and adopted children, children of your spouse and other children within the meaning of the Family Law Act 1975
- individuals who are financially dependent on you at the time of your death
- someone in an interdependency relationship with you at the time of your death

Legal personal representative (your estate)

Your legal representative either the executor under your will or a person granted letters of administration for your estate if you die without having left a valid will.

Why can't you nominate other family members or friends?

The law only allows you to nominate individuals who are financially dependent on you or have an interdependency relationship with you at the time of your death. However, you can choose to have your benefit paid to your estate where you can nominate your friends and/or other family members in your will to receive these funds.

What is a financial dependant?

Someone who is financially dependent upon you at the time of your death.

The definition of a dependant under superannuation legislation may be different to the definition which is used for Tax purposes. For more information on estate planning we recommend you speak with your financial or legal adviser.

What is an interdependent relationship?

This is a close personal relationship between two people who live together, where one or both of them provide for the financial and domestic support and personal care of the other. This type of relationship may still exist if there is a close personal relationship but the other requirements aren't satisfied because of some physical, intellectual or psychiatric disability.

Where can you check your beneficiary nomination?

Your beneficiary nomination details will be confirmed each year in your Annual Statement.

Taxation

The taxation rules relating to death benefits are complex and different taxation treatments may apply depending on the beneficiary nomination in place. Please seek advice from your tax adviser.