Nomination of Beneficiaries Form

nesssuper
Industry Super for Trades

Website: nesssuper.com.au
Email: contact@nesssuper.com.au
Phone: 1800 022 067

Please complete and return this form to: NESS Super, Locked Bag 20, Parramatta NSW 2124 or you can scan and email the form to contact@nesssuper.com.au

Complete in pen using CAPITAL letters or type directly into this form and print it out. Use (✗) to mark boxes. This request must be signed and dated.

The purpose of this form is to nominate who gets your super in the event of your death.

1) Binding nomination: This is legally binding nomination of who receives your super money at the event of your death. It comes into effect from the date we accept it and expires three years from the date you sign the form.

2) Non-binding nomination: You can nominate who you would prefer to receive your super money at the event of your death, however your nomination is not legally binding. NESS Super are legally responsible and we will consider all relevant relationships at the time of your death.

You can set up or change your binding nomination by completing this form.

- To make a binding nomination to indicate who you want to receive your death benefit if you die, please complete sections 1, 2 & 4.
- To change your current nomination please complete sections 1, 2 & 4.
- To cancel your current nomination please complete sections 1, 3 & 4.

If you require assistance with completing this form, call us on 1800 022 067.

1. Your personal details (Please complete in full)

Member number (This can be found on your Member Statement)

Title

Given name

Surname

Date of birth (ddmmyyyy)
D D M M Y Y Y Y

Telephone (daytime)

Mobile

Email

Residential or Postal address

Street no. / PO Box

Street name

Suburb/Town

State

Postcode

2. Your beneficiary(s) – who gets your super when you die?

Select the type of beneficiary nomination you would like to make, amend or cancel (you must tick one only).

☐ Non-binding nomination

☐ Binding nomination.

Your Beneficiaries

1 My Legal Personal Representative (my Estate) and/or nominated beneficiary(s) below — Proportion (%) of Death Benefit ____ %

2
Mr/Mrs/Ms/Miss Name
Address/Suburb/State/Postcode
POST
Date of birth (ddmmyyyy) DD MM YYYY
Relationship ☐ Spouse ☐ Child ☐ Financial dependant ☐ Interdependent
Proportion (%) of Death Benefit ____ %

3
Mr/Mrs/Ms/Miss Name
Address/Suburb/State/Postcode
POST
Date of birth (ddmmyyyy) DD MM YYYY
Relationship ☐ Spouse ☐ Child ☐ Financial dependant ☐ Interdependent
Proportion (%) of Death Benefit ____ %

4
Mr/Mrs/Ms/Miss Name
Address/Suburb/State/Postcode
POST
Date of birth (ddmmyyyy) DD MM YYYY
Relationship ☐ Spouse ☐ Child ☐ Financial dependant ☐ Interdependent
Proportion (%) of Death Benefit ____ %

5
Mr/Mrs/Ms/Miss Name
Address/Suburb/State/Postcode
POST
Date of birth (ddmmyyyy) DD MM YYYY
Relationship ☐ Spouse ☐ Child ☐ Financial dependant ☐ Interdependent
Proportion (%) of Death Benefit ____ %

The share of the death benefit must be a whole number. The total proportion of your beneficiary nominations, including your Legal Personal Representative (your estate), must be 100%. If you have more than 5 nominations, please attach another form for these nominations. Your nominated beneficiary must be your dependant(s) and or Legal Representative (your estate).

Note: Any alterations to this form must be initialled and dated by yourself and 2 witnesses or it will be invalid.

3. Cancel Existing Nomination

To cancel your existing nomination with no replacement nomination, tick the box below and continue to section 4 to make a declaration.

☐ Cancel current non-binding nomination and no other nomination is required.

☐ Cancel my current binding nomination and no other nomination is required.

4. Member and Witness Declaration

As a member making this nomination I declare that:

- All information on this form is true and accurate.
- This nomination supersedes any previous nomination made in respect of this account.
- If I have chosen to cancel my current nomination without replacement, payment of my benefit will be at the Trustee's discretion in line with the Trust Deed and the Superannuation law.
- I understand that for a binding nomination to be valid I must ensure that it is physically signed and dated in the presence of two witnesses who are over the age of 18; Neither of the witnesses are named as beneficiaries in this form; and the witnesses have physically signed and dated the form on the same date as me.
- I understand that a binding nomination expires 3 years after the date it is made and to renew the nomination a new form will need to be submitted.
- I understand that the Trustee accepts no responsibility for checking the eligibility of the person(s) nominated, an incorrect nomination or completion of this form.
- I will be bound by the provisions of the Trust Deed.
- I have read and understood the NESS Super Privacy Policy available at **nesssuper.com.au/privacy**.

Signature of Member **Date**

D D M M Y Y Y Y

Applicant full name

This section must be completed to make a binding nomination. The nomination will be valid if:

1. It is signed and dated in the presence of two witnesses over the age of 18.
2. Neither of the witnesses are named as beneficiaries.
3. The witnesses have signed and dated on the form on the same date as you.

Witness declaration

As a witness to this declaration, I declare that I am aged 18 or older, I am not a beneficiary nomination on this form and nomination was signed and dated in my presence.

Signature of Witness 1 **Date**

D D M M Y Y Y Y

Witness 1 full name

Signature of Witness 2 **Date**

D D M M Y Y Y Y

Witness 2 full name

Note: Any alterations to this form must be initialled and dated by yourself and 2 witnesses or it will be invalid.
Please note that the nominations made in section 2, replace previous nominations.

Important Information

Binding nomination of beneficiary

A binding nomination of beneficiary is an instruction from the member to the Trustee to pay your death benefit to the people you nominate if you die. For this to happen, your nomination must be 'valid'. A death benefit is paid as a lump sum.

Who can be nominated?

The people you nominate on this form must be (at the date of your death):

- your spouse (includes de facto and same sex spouse)
- your children (includes an adopted child, step-child, ex-nuptial child and a child of your spouse)
- financially dependent on you
- an interdependent, or
- your Legal Personal Representative (your executor or administrator of your estate).

Binding nomination time frame

A binding nomination remains valid for three years from the date the form is correctly signed, filled out and witnessed.

It must be renewed within the three years to remain binding, otherwise it will expire and be treated as a non-binding nomination.

If your nomination has expired or is not correctly completed at the time of your death, the Trustee will decide who to pay your death benefit to among your dependants and / or Legal Personal Representative (your estate).

The Trustee will take into account your circumstances at the time of your death including any nomination you made that is invalid or is not binding.

What does 'financial dependent' mean?

This means someone who was wholly or partially financially dependent on you at the date of your death. Generally, you must have provided them with regular continuous financial contributions. That is, you provided them ongoing support such as money, or other paid support such as food, clothing, transport, education or accommodation costs. It doesn't include loans or one-off gifts from you.

What is an interdependency relationship?

Generally, two people have an interdependency relationship if:

- they have a close personal relationship, and
- they live together, and
- one or each of them provides the other with financial support, and
- one or each of them provides the other with domestic support and personal care or care of a type and quality normally provided in a close personal relationship, rather than by a friend or flatmate.
- if they have a close personal relationship but do not meet the other criteria listed above because either or both of them suffer from a physical, intellectual or psychiatric disability, or were temporarily living apart.

Nominate your legal personal representative?

If you nominate your legal personal representative, the Trustee will pay your death benefit as a lump sum to your estate.

Get advice

You should consider getting professional advice from a lawyer or licensed financial adviser about your nomination. They can help you understand who a dependant is under different circumstances, as well as how the benefit paid to your nominated beneficiary is treated for tax purposes.