

# Nomination of Beneficiaries Form

Please use this form to make a non-lapsing binding or non-binding beneficiary nomination, or change an existing nomination. For more information about beneficiary nominations please refer to the Reference Guide available at [www.superestate.com.au](http://www.superestate.com.au). Superestate recommends you seek professional advice before making a nomination as who you nominate may impact the amount of tax payable in relation to your death benefit.

Before returning this nomination of beneficiaries form to **Superestate**, please check that you have completed all sections and signed the form. Please print clearly in BLOCK letters and any mistakes should be crossed out and initialled.

## MEMBERSHIP DETAILS

Full Name:	
Address:	
Date of Birth:	Member number (if known):

## NOMINATION OPTIONS

Please select one of the following nomination options:

### NON-LAPSING BINDING NOMINATION.

The Trustee must pay your benefit in the event of your death to your legal personal representative/estate or the person(s) you have nominated, provided that your nomination is valid. You must have two independent witnesses sign and date your Nomination of Beneficiaries Form in the Witness Declaration section.

OR

### NON-BINDING NOMINATION.

If you make a non-binding death benefit nomination, the Trustee will decide who should receive your benefit in the event of your death. The Trustee will generally pay your nominated beneficiary(ies); however, they have discretion to pay your death benefit differently.

## BENEFICIARY DETAILS

Beneficiary 1: Title and full name:		% of benefit	
<input type="text"/>		<input type="text"/>	
Date of Birth (DD/MM/YYYY):	Relationship to member:		
<input type="text"/>	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child	<input type="checkbox"/> Financial dependant
			<input type="checkbox"/> Interdependency relationship
Residential Address:			
<input type="text"/>			

Please send your completed form electronically to: [hello@superestate.com.au](mailto:hello@superestate.com.au) or  
by post to: **GPO BOX 318, SYDNEY, NSW, 2001**

A child beneficiary must be under the age of 18, between 18 and 25 and financially dependent on you, or disabled at the time of your death to receive a reversionary pension. If the child is not disabled, the pension must be taken as a lump sum at age 25.

Superestate Pty Ltd (ABN 61 615 727 663; AFS Representative No. 001257096) is a Corporate Authorised Representative of Sanlam Private Wealth Pty Ltd (ABN 18 136 960 775; AFSL 337927). Interests in Superestate are issued by Tidswell Financial Services Ltd (ABN 55 010 810 607; AFSL 237628) in its capacity of trustee of the Tidswell Master Superannuation Plan.

<b>Beneficiary 2: Title and full name:</b>		<b>% of benefit</b>
<input style="width: 100%;" type="text"/>		<input style="width: 50px;" type="text"/>
<b>Date of Birth (DD/MM/YYYY):</b>	<b>Relationship to member:</b>	
<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship	
<b>Residential Address:</b>		
<input style="width: 100%;" type="text"/>		

<b>Beneficiary 3: Title and full name:</b>		<b>% of benefit</b>
<input style="width: 100%;" type="text"/>		<input style="width: 50px;" type="text"/>
<b>Date of Birth (DD/MM/YYYY):</b>	<b>Relationship to member:</b>	
<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship	
<b>Residential Address:</b>		
<input style="width: 100%;" type="text"/>		

<b>Beneficiary 4: Title and full name:</b>		<b>% of benefit</b>
<input style="width: 100%;" type="text"/>		<input style="width: 50px;" type="text"/>
<b>Date of Birth (DD/MM/YYYY):</b>	<b>Relationship to member:</b>	
<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship	
<b>Residential Address:</b>		
<input style="width: 100%;" type="text"/>		

## ◆ BENEFICIARY DETAILS

I understand that:

- The people listed under this section "Beneficiary details" of this form must be my spouse, child, financial dependent, interdependent or a legal personal representative of my estate when I die.
- I can change or cancel this information at any time.
- If this nomination is invalid or has not been received by Superestate when I die, my death benefit will be paid at Superestate's discretion as guided by superannuation law.
- My beneficiaries and I will be bound by the provisions of the Tidswell Master Superannuation Plan trust deed, and Superestate accepts no responsibility for the correct nomination of beneficiaries.

I have read the information in this form and I understand the terms on which this information is made. I have also ready the Privacy Policy and I understand how Superestate will use my personal information.

<b>Signature:</b>
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If signed under Power of Attorney (POA): The Attorney must attach an original certified copy of the POA. The Attorney hereby states that he/she has not received notice of any limitation or revocation of his/her POA and is also authorised to sign this form

<b>Date:</b>
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## ◆ WITNESS DECLARATION (only required for non-lapsing binding nominations)

Two witnesses must sign and date this declaration to ensure your non-lapsing binding nomination is valid.

I declare that: .

- I am 18 years of age or over;
- I am not a nominated beneficiary of this member; and
- this form was signed and dated by the member in my presence.

<b>Signature of Witness 1:</b>  	<b>Full name of Witness 1:</b>  
<b>Date:</b>  	<b>Date of birth:</b>  
<b>Signature of Witness 2:</b>  	<b>Full name of Witness 2:</b>  
<b>Date:</b>  	<b>Date of birth:</b>  

## Information on nominating a beneficiary

### Types of nominations

#### ◆ NON-LAPSING BINDING NOMINATION

If you provide us with a non-lapsing binding nomination that satisfies all legal requirements subject to our accepting the nomination, we must pay your death benefit to the beneficiary(ies) you have nominated and in such proportions as you have specified, provided:

- each nominated beneficiary is a dependant or your legal personal representative at the time of your death; and
- your binding nomination is in writing and two persons over 18 years of age who are not nominated beneficiaries have witnessed you signing your nomination on the same day.

Note: the binding nomination is non-lapsing, i.e. it will remain in place until it is amended or revoked.

## ◆ NON-BINDING NOMINATION

If you provide us with a non-binding nomination, your nomination is not binding on the Trustee and only provides a guide as to how you would like your death benefit to be paid, provided:

- each nominated beneficiary is a dependant or your legal personal representative at the time of your death;
- you have not married, entered a de facto or like relationship with a person of either sex or permanently separated from your spouse or partner since making your nomination; and
- your non-binding nomination has not been revoked and is not defective for any reason.

It is important to note that a non-binding nomination will not override a previous, valid binding nomination made by you. If you have already made a binding nomination you must revoke it first and then make a non-binding nomination

## ◆ NO NOMINATION

The Trustee will decide in its absolute discretion who receives your account balance (including any applicable insurance proceeds) from amongst one or more of your dependants and your legal personal representative (estate).

## ◆ WHO CAN YOU NOMINATE?

Under superannuation law, you can nominate:

### Individuals

- your spouse or de-facto spouse, including 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);

**Note: a step child ceases to be a step child when the natural parent dies or a divorce takes place;**

- individuals who are financially dependent on you at the time of your death; or
- someone in an interdependency relationship with you at the time of your death.

### Legal representative (your estate)

Your legal representative is 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 your spouse, your children, who are otherwise financially dependent on you or who have an interdependency relationship with you at the time of your death. However, you can choose to nominate to have all or part of your benefit paid to your estate and then via your will your friends and/or other family members can become entitled to receive these superannuation 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 regarding how much tax the recipient of the benefit will be required to pay. For more information on estate planning we recommend you speak with your financial or legal adviser.

## ◆ WHAT IS AN INTERDEPENDENCY 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 exist if there is a close personal relationship but the other requirements are not satisfied because of some physical, intellectual or psychiatric disability.

## ◆ WHERE CAN YOU CHECK YOUR BENEFICIARY NOMINATION?

Details of your beneficiary nomination can be obtained by contacting **Superestate** on **1300 519 800**.

## ◆ TAXATION?

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