

# Nomination of beneficiary form

Mason Stevens Limited ABN 91 141 447 207 AFSL 351578

Mason Stevens Super ABN 34 422 545 198 RSE Registration Number R1004168

Trustee: Diversa Trustees Limited ABN 49 006 421 638 RSE License Number L0000635 AFSL License 235153

Use this form to nominate a beneficiary on your account. Please refer to the Mason Stevens Super Product Disclosure Statement and Additional Information Guide for information on beneficiary nominations on your account.

## Member details

1

Account number  Account name

Address

Suburb  State  Postcode

Country

## Beneficiary details

2

Please select **one** from the following.

If you wish to split your nomination between your Legal Personal Representative (LPR) and other beneficiaries, please input "Legal Personal Representative" and indicate the allocation amount for both the LPR and nominated beneficiaries in the rows provided.

- Non-Binding Nomination
  Binding Nomination (non-lapsing)
- Binding Nomination (lapsing)
  Reversionary Nomination
- No Nomination

By selecting no nomination the Trustee will, in its discretion, pay the benefit to one or more of either, your dependant/s or your legal representative.

	Name of Nominated Beneficiary	Address	Relationship to you	Date of Birth	%
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	DD / MM / YYYY	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	DD / MM / YYYY	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	DD / MM / YYYY	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>	DD / MM / YYYY	<input type="text"/>
Total must add up to 100%					<input type="text"/>



## Member declaration

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By signing this form, I direct the Trustee to distribute the benefit payable in the event of my death in accordance with this form. This nomination supersedes any previous nominations made by me.

I acknowledge that:

- » I have read and understood the Important Information below
- » I understand the terms of this nomination and have read the current Mason Stevens Super Product Disclosure Statement (PDS) and Additional Information Guide
- » the beneficiary/ies I have nominated are either my dependant/s or my legal personal representative/s
- » the proportions of benefit I have completed above are certain
- » if my circumstances change, or if I wish to change my nomination I must notify the Trustee by providing a new nomination form, and
- » binding nominations could be valid for a period of three (3) years and where I have made such nomination I agree to provide the Trustee with a new nomination prior to the expiry of the existing nomination.

**If you are making a binding nomination, please ensure that your signature is properly witnessed in the presence of two witnesses in the section below.**

Member signature

Date

DD / MM / YYYY

Print full name

## Witness declaration for binding nominations (lapsing & non-lapsing only)

**3**

By witnessing this Nomination of Beneficiary Form, I declare that I am over 18 years of age, I am not a beneficiary on this form and I have witnessed the signing of this document by the Member whose signature appears on this form.

1. Ensure the date when each witness signs this form is the same as the date that the member signed the Binding Nomination section, otherwise the form will not be valid;
2. If this form is not witnessed, your nomination will be non-binding, and your death benefit will be paid accordance with the Trustee's discretion.

Witness 1 signature

Date

DD / MM / YYYY

Name (block letters)

Address

Phone number

Witness 2 signature

Date

DD / MM / YYYY

Name (block letters)

Address

Phone number



## Important notes

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Benefits will generally be paid to one or more of your dependants or legal personal representative. Your dependants generally include your spouse (including a qualifying de facto spouse of the same or opposite sex), child, a person financially dependent on you, or someone with whom you have an "interdependency relationship".

There are various types of beneficiaries' nomination available:

### Reversionary information

You can nominate your spouse (including a defacto spouse of the same or opposite sex) as a "reversionary beneficiary", that is, a beneficiary who can continue to receive your pension in the event of your death. This means that if you die with money in your pension account, a reversionary pension may continue to be paid to your spouse.

You can also nominate your child as your reversionary beneficiary if on the date of your death your child is: under age 18; or over age 18 but under age 25 and financially dependent on you; or permanently disabled.

Pension payments to your child will be required to be paid as a lump sum by the time the child reaches age 25 unless the child is permanently disabled. The laws are complex and you should seek appropriate professional advice before nominating your child as a reversionary beneficiary.

Death benefits can only be paid as a pension to a reversionary beneficiary who is a dependant at the date of a member's death.

### Non-Binding Nominations

A Non-Binding death benefit nomination is a written request made by the member that suggests to the Trustee the beneficiaries that may receive his/her benefit in the event of the member's death. The Trustee has the final say as to who will get death benefits. The Trustee will consider the member's nomination but is not bound to follow it. The Trustee has the discretion to pay to any of the member's dependants or legal personal representative(s) or a combination of both.

Non-Binding nominated beneficiaries may be changed at any time by completing a new Nomination of Beneficiary Form.

If a Binding death benefit nomination is valid and in effect at the date of the member's death, the Trustee must pay your benefit to the beneficiaries nominated in the proportions set out in the member's binding death benefit nomination. However, the Trustee is not required to comply with a death nomination if the Trustee is aware that the payment under the nomination, or the lodgement of failure to revoke the nomination would be a breach of a Court Order.

In the event a person you nominate is not a dependant at the time of your death, e.g. because they have died before you, your nomination will no longer be valid and the Trustee will pay the benefit in its absolute discretion.

Binding nominations generally expire or lapse after 3 years. You will need to renew or make a new binding nomination to ensure your nomination instructions continue to be valid. You may revoke or update your binding nomination at any time by completing a new Nomination of Beneficiary Form.

Non-lapsing binding nominations do not have an expiry date and will remain valid until you either revoke your nomination or update your nomination.

**We recommend that you periodically review your nomination as it is your responsibility to ensure that your Binding Nomination continues to be appropriate in accordance with your personal circumstances. Without a change directed by**

**you, a non-lapsing Binding Nomination will continue on even if your personal circumstances change and the Trustee is bound to act upon it if it is valid and in effect at the time of a member's death.**

You may revoke or update your non-lapsing binding nomination at any time by writing to the Trustee.

### Who can I nominate as a beneficiary?

You can nominate a dependant or your legal personal representative. If you nominate your Legal Personal Representative it is important that you have a valid Will and keep it up-to date, as the Trustee must pay your death benefit to your estate.

### Who are my dependants?

Under superannuation law, "dependants" include the following:

- » any spouse (including a same-sex legal or defacto partner),
- » any child (including a child of a spouse),
- » any person in an 'interdependent relationship' with you, or
- » any other person who the Trustee considers was dependent on you for maintenance or support, at the date of your death.

Someone can be in an interdependent relationship with you if: you have a close personal relationship, you live together, one or each of you provides the other with financial support, and one or each of you provides the other with domestic support and personal care. Dependency can also arise where two people have a close personal relationship but don't live together or provide each other with financial support or personal care because of physical, intellectual or psychiatric disability. For more information on dependants please contact the Fund Administrator.

Your nomination may become invalid if:

- » one of your beneficiaries dies before you do,
- » one of your nominated dependants is not a dependant at the time of your death
- » you are no longer a member of Mason Stevens Super at the time of your death, or
- » the nomination was not made directly by you (it is the Trustee policy not to accept nominations through Power of Attorneys, or from anyone other than you).

### Your privacy is important to us

When we collect your personal information, it is securely stored and will only be used and disclosed to authorised personnel, service providers and third parties in order to:

- » administer your superannuation account
- » make benefit payments

For a copy of our Privacy Policy, visit [masonstevens.com.au/super](http://masonstevens.com.au/super) or contact us on 1300 491 766. Our Privacy Policy sets out how you can access information about your personal details and correct any information which is inaccurate or out-of-date.

**If you have any questions, please contact Mason Stevens Super on 1300 491 766 or on the details below.**

Email: [admin@mssuper.com.au](mailto:admin@mssuper.com.au) | Fax: 02 8270 0298

Post: PO Box R1237, Royal Exchange, NSW 1225

