



# Beneficiary nomination form

Nominate a beneficiary for your super (including any insurance benefit) if you pass away.

Did you know you have access to telephone-based financial advisers who can provide you with advice on a range of topics including nominating a beneficiary? Call us on **1300 55 7586** to find out more.

## Information on beneficiary nominations

This form can be used to make or cancel a non-lapsing binding nomination or a non-binding nomination.

Non-binding nominations can also be made using the member secure website [plum.com.au](http://plum.com.au)

There are three options available to you regarding the distribution of your death benefit. You can make:

1. a non-lapsing binding nomination, or
2. a non-binding nomination, or
3. no nomination.

### 1. Non-lapsing binding nomination

A non-lapsing binding nomination, if valid at the time of your death, is binding on the Trustee. This means, if you die with a valid non-lapsing nomination, the Trustee is required by law to pay your death benefit to the person(s) you have nominated, in the proportions you have nominated (subject to any contrary court order).

If your nomination is valid, we are obliged to follow it regardless of how your personal circumstances may have changed such as having children or any other life-changing event. It is therefore, very important to regularly review your nomination to make sure it reflects your current personal circumstances.

### How do I make a valid non-lapsing binding nomination?

Complete the form attached and return it to us via mail, fax or email. A valid binding nomination must be:

- made in writing, and
- signed and witnessed by two adults over 18 years of age (who are not nominated as beneficiaries on the form), and

- correctly completed (e.g. only nominating your dependants and/or legal personal representative and with all amounts nominated adding up to 100%).

### Will my non-lapsing binding nomination expire?

A non-lapsing binding nomination does not expire.

### Can my non-lapsing binding nomination become invalid?

Even if your non-lapsing binding nomination was valid when made, it will become invalid if:

- a nominated beneficiary dies before you (even if other nominated beneficiaries are alive)
- a nominated beneficiary is not a dependant or legal personal representative at the time of your death. For example, if:
  - you nominated your *de facto* and you subsequently separate, or
  - you nominated your husband or wife and you subsequently divorce,
- you cease to be a member of the Fund, or
- there is a contrary court order.

If your nomination is invalid at the time of your death, the Trustee will take your nomination into consideration but will not be bound by it.

### 2. Non-binding nomination

The Trustee will decide who receives your death benefit, taking into consideration your dependants and personal circumstances at the time of your death. The Trustee will refer to your non-binding nomination when making a decision, but is not bound by it.

To make or cancel a non-binding nomination, you can either:

- complete *Steps 1, 2 and 3* of this form, or
- log in using our secure member website [plum.com.au](http://plum.com.au)

### 3. No nomination

If you do not make a beneficiary nomination, the Trustee will decide who receives your death benefit, taking into consideration your dependants and personal circumstances at the time of your death.

#### Who can I nominate?

Your death benefit can be paid to any combination of your dependants or legal personal representative. This includes any of the following:

- your spouse (including a legally married spouse, de facto spouse or same sex partner)
- your children (including adult children, stepchildren, ex-nuptial or adopted children) and as defined in the *Family Law Act 1975*)
- any other person (as permitted by the relevant law) wholly or partially financially dependent on you at the time of your death
- a legal personal representative (the executor of your will or the administrator of your estate), or
- any other person with whom you are in an interdependency relationship (as defined in the relevant law) at the time of your death.

#### What is an interdependency relationship?

Generally, an interdependency relationship exists where two people (whether or not related by family):

- have a close personal relationship
- live together
- 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.

Two persons may also have an interdependency relationship if they have a close personal relationship and the only reason they fail to satisfy all of the other conditions above is that either or both of them suffer from a physical, intellectual or psychiatric disability, or they are temporarily living apart because, for example, one is overseas or in prison.

#### Legal personal representative (your estate)

Your legal personal representative is 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.

### Who is a financial dependant?

Someone who is financially dependent on you at the time of your death. The definition of a dependant under superannuation legislation may be different to the definition used for tax purposes. For more information we recommend you speak with your financial or legal adviser.

#### Can I nominate more than one beneficiary?

There's no limit to the number of beneficiaries you can nominate, providing they are your dependants or legal personal representative.

If you wish to nominate more beneficiaries than this form allows, you can photocopy the form or download from **plum.com.au** another blank form. Please ensure you complete *Steps 1, 2 and 3* on both forms, ensure the total percentages nominated on both forms add up to 100% and, if making a non-lapsing binding nomination, complete the *Witness declaration in Step 4* on both forms and submit them together.

#### Is tax payable on my death benefit?

The tax applicable on death benefits payable to beneficiaries depends on a number of factors. As the tax rules in relation to death benefits are complex, you should seek professional advice before making your nomination.

#### Keeping up to date

We recommend you review your nomination as your personal circumstances change, for example if you:

- marry, divorce or change partner, or
- become a parent, step parent or guardian.

You can amend or cancel your nomination at any time.



#### More Information

Your beneficiary nomination is reported on your annual *Member benefit statement*. You can also view your current nomination using our secure member website **plum.com.au** or by contacting us on **1300 55 7586**.

## Beneficiary nomination form

### Follow the steps below to make your choice.

This nomination will only apply to the account you nominate in *Step 1*. If you have another account you wish to make a death benefit nomination on, you'll need to **complete a separate beneficiary nomination form**.

#### STEP 1 Complete your personal details (please use BLOCK letters)

Member number

Date of birth (DD/MM/YYYY)

Surname (family name)

Given names

Title

#### STEP 2 Make or cancel a beneficiary nomination

Please select from the following options.

If you are making a beneficiary nomination, any previous nomination you have made will be cancelled.

☒ Please tick one

I want to:

☐ make a non-lapsing binding nomination.

Please complete all sections of this form. Your nomination can only be accepted if two witnesses sign and date the *Witness declaration* in *Step 4*.

☐ make a non-binding nomination.

You can either complete *Steps 1, 2 and 3* of this form or log in using the secure member website – **plum.com.au**

☐ cancel my current non-binding nomination and not replace it.

Please sign and date *Step 3*.

☐ cancel my current non-lapsing binding nomination and not replace it.

Please sign and date *Step 3* and arrange for two witnesses to sign and date the *Witness declaration* in *Step 4*.

Please refer to the *Information on beneficiary nominations* section for details on who you can nominate as your beneficiary.

Full name (Print in BLOCK LETTERS)		Date of birth (DD/MM/YYYY)	Relationship	Portion of benefit
1		/ /	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Interdependency relationship	%
2		/ /	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Interdependency relationship	%
3		/ /	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Interdependency relationship	%
4		/ /	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Interdependency relationship	%
5		/ /	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Interdependency relationship	%
Legal personal representative at the time of your death		If you want all or part of your benefit paid to your estate, please write the percentage in the box provided.		%
You must select a relationship and portion of benefit for each beneficiary with the total adding up to 100% or your nomination will be invalid. You can nominate a percentage up to two decimal places.				Total 100 %

### STEP 3 Important Information

**Before signing this beneficiary nomination form, you should read the following important information:**

- You should review the 'Information on beneficiary nominations' section of this form before making your nomination.
- You should understand that you are not required to make a beneficiary nomination.
- A non-lapsing binding nomination does not expire and is paid as you have directed as long as the nomination is and remains valid when you die (unless there is a contrary court order).
- If your nomination is non-binding or invalid at the time of your death, the Trustee will have discretion to pay your benefit to any one or more of your dependant(s), or legal personal representative (if you have one) in any proportion that the Trustee determines appropriate, subject to any court orders.
- You can make a new beneficiary nomination at any time.
- If you make a new beneficiary nomination, any prior beneficiary nomination you have made will be cancelled.
- By signing and submitting this form you acknowledge that any personal information you provide will be handled in accordance with the Trustee's privacy policy, which outlines how the Trustee will manage your personal information, how you may access or correct your personal information, and how you may complain about a breach of your privacy. You may obtain a copy of the Trustee's privacy policy by visiting [plum.com.au/privacy](http://plum.com.au/privacy) or calling **1300 55 7586**.

Your full name (Print in BLOCK LETTERS)

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Signature

X	Date (DD/MM/YYYY)							

### STEP 4 Witness declaration (only required for non-lapsing binding nomination)

This must be completed if a non-lapsing binding nomination is being made or cancelled.

**I declare:**

- I am 18 years of age or over
- I am not nominated as a beneficiary in *Step 2* of the member named in *Step 1*, and
- this form was signed and dated by the member in my presence.

**Please ensure the date the witnesses sign this form is the same as the date you sign, otherwise your nomination will be invalid.**

Witness name 1 (Print in BLOCK LETTERS)

--

Signature witness 1

X	Date witnessed (DD/MM/YYYY)							

Witness name 2 (Print in BLOCK LETTERS)

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Signature witness 2

X	Date witnessed (DD/MM/YYYY)							

#### Checklist

- ☐ I have read the *Information on beneficiary nominations* section.
- ☐ I have completed *Steps 1, 2 and 3* and, if making or cancelling a non-lapsing binding nomination, the *Witness declaration* has been completed in accordance with *Step 4*.
- ☐ For each of my nominations, I have ticked the appropriate box in the *Relationship* column in *Step 2*.
- ☐ Any corrections have been initialled and dated by me and, if making a non-lapsing binding nomination, by both witnesses.
- ☐ My *Portion of benefit* allocations add up to 100%.

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

Plum Super,  
GPO Box 63,  
Melbourne VIC 3001

**Fax number:** 1300 99 7586

**Email address:** [service@plum.com.au](mailto:service@plum.com.au)

Once we receive your completed form, we'll update your account and send you a confirmation letter.