



# Beneficiary nomination form

Complete this form to make, amend or cancel a binding or non-binding nomination.  
Non-binding nominations can also be updated via the member secure website [plum.com.au](https://plum.com.au)

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

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

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

### 1. Binding nomination

A binding nomination, if valid at the time of your death, is binding on the Trustee. This means, if you die, 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 or family law splitting exceptions). If your binding nomination is valid, we are obliged to follow it regardless of how your personal circumstances may have changed.

### How do I make a valid 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).

### How long will my binding nomination remain valid?

A binding nomination is valid for three years from the date the form is first signed, last confirmed or amended unless an event occurs to invalidate your nomination (see below).

Before your binding nomination is due to expire, we'll write to you requesting you to confirm your current binding nomination or make a new nomination.

## Can my binding nomination become invalid?

Your binding nomination will become invalid if:

- a nominated beneficiary dies before payment of the benefit (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 are transferred from this Fund to another fund.

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

If your binding nomination has expired, the Trustee will treat the benefit as if a binding nomination had never been made. The Trustee will consider all of your dependants and decide who receives your death benefit, taking into consideration your personal circumstances at the time of your death.

### 2. Non-binding nomination

The Trustee will consider all of your dependants and decide who receives your death benefit, taking into consideration your 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, amend or cancel a non-binding nomination, you can either:

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

### 3. No nomination

If you do not make a beneficiary nomination, the Trustee will consider all of your dependants and decide who receives your death benefit, taking into consideration your 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. You can nominate any of the following:

- your spouse (including a legally married, de facto or same sex partner)
- your children (including 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 the 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.

### 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 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 or download a blank form from [plum.com.au](http://plum.com.au) Please ensure you complete *Steps 1, 2 and 3* on both forms and, if making a binding nomination, complete the *Witness declaration* 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 via our secure member website [plum.com.au](http://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, amend or cancel a beneficiary nomination

Please select from the following options.

If you are making or amending a beneficiary nomination, any previous nomination you have made will be revoked.

**Please tick one**

**I want to:**

**make or amend a 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 or amend a non-binding nomination.**

You can either complete *Steps 1, 2 and 3* of this form or log in via the secure member website – [plum.com.au](http://plum.com.au)

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

Please sign and date *Step 3*.

**cancel my current 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	%
	<b>Legal personal representative at the time of your death</b>	<b>If you want all or part of your benefit paid to your estate, please write the percentage in the box provided.</b>		%
	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.			<b>Total</b> <b>100 %</b>

### STEP 3 Member signature and declaration

#### I declare and acknowledge that:

- I have read the *Information on beneficiary nominations* section of this form
- I understand that I am not required to make a beneficiary nomination
- I understand that a binding nomination will expire after a period of three years from the date last made, confirmed or amended by me
- I understand that if my nomination is non-binding or invalid at the time of my death, the Trustee will have discretion to pay my benefit to any one or more of my dependant(s), or legal personal representative (if I have one) in any proportion that the Trustee determines appropriate
- I understand that I can cancel or amend my beneficiary nomination at any time
- I understand that if I amend my beneficiary nomination, any prior beneficiary nomination I have made will be revoked
- I consent to the Trustee collecting, using and disclosing my personal information in accordance with the IOOF Group's Privacy Policy. I acknowledge that the IOOF Group's Privacy Policy is available via the website **plum.com.au** or can be obtained by calling us on **1300 55 7586**.

Your full name (Print in BLOCK LETTERS)

Signature

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

### STEP 4 Witness declaration

This must be completed if a binding beneficiary nomination is being made, amended or cancelled.

#### I declare:

- I am 18 years of age or over
- I am not a nominated beneficiary 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 (Print in BLOCK LETTERS)

Signature witness 1

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

Witness name (Print in BLOCK LETTERS)

Signature witness 2

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

#### Checklist

- I have read the *Information on beneficiary nominations* section.
- I have completed *Steps 1, 2 and 3* and, if making, amending or cancelling a 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 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.

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