

## Nominate your beneficiary

### The choice is in your hands

You've worked hard to build your super balance but did you know it doesn't automatically form part of your estate if you were to die?

In the event of your death, your super balance must be paid to a beneficiary who is either a dependant under super legislation and/or your Legal Personal Representative.

This means that nominating a beneficiary is a really important step. It's also possible to nominate more than one beneficiary if preferred.

You can nominate, add or change your beneficiary details by choosing from the following options:

Nomination type	Description	What happens upon your death?
Non-lapsing binding	<ul style="list-style-type: none"> <li>We must follow your nomination</li> <li>The person(s) you nominate must be a dependant under super law, your Legal Personal Representative or a combination</li> <li>Your nomination does not lapse even if your personal circumstances change</li> <li>It gives you complete control of who your super balance will be paid to</li> </ul>	<ul style="list-style-type: none"> <li>We are bound to pay your super balance in accordance with your nomination, as long as the nomination is valid, and the person is still a dependant at the time of your death</li> </ul>
Non-binding	<ul style="list-style-type: none"> <li>Your nomination is not binding on us, but it will act as a guide in determining who will receive your super balance on your death</li> <li>The person(s) you nominate must be a dependant under super law, your Legal Personal Representative or a combination</li> <li>Your nomination does not lapse even if your personal circumstances change</li> </ul>	<ul style="list-style-type: none"> <li>We are not bound to pay in accordance with your nomination</li> <li>We will ask for information regarding your dependants at the time of your death and determine who should be paid and the amount that should be paid taking your nomination into account.</li> <li>We will ask for copies of your will, probate/ letters of administration and forms to be completed by family members</li> </ul>
Reversionary (pension only)	<ul style="list-style-type: none"> <li>You nominate for your pension payments to be transferred to a nominated person</li> <li>The nomination is binding, provided the person you nominate is eligible to receive your pension payments at the time of your death</li> <li>You can also make a secondary nomination (non-lapsing binding or non-binding) which will apply only if your reversionary nomination is invalid at the time of your death</li> </ul>	<ul style="list-style-type: none"> <li>We are bound by your nomination, as long as the nomination is valid, and the person is still a dependant at the time of your death</li> <li>Upon notification of your death, details of your nominated reversionary beneficiary will be applied to your account and they will receive the pension payments</li> </ul>

It is important to review your nomination regularly to ensure it reflects your current wishes, particularly for reversionary and non-lapsing binding nominations which are binding on the Trustee. You can amend your nomination(s) at any time by completing the **Death Benefit Nomination** form below.

## FAQ's

### Who is a dependant under super law?

#### Spouse

Includes someone you are married to, a person you were living with on a genuine domestic basis in a relationship as a couple or in a relationship that is registered under certain state or territory laws or a de facto spouse. Former spouses are not dependants for the purposes of superannuation law.

#### Children

Includes any person, regardless of age who, at the time of the member's death was:

- a natural child;
- adopted;
- a step-child;
- an ex-nuptial or current spouse's child; and
- someone who is a child of the person within the meaning of the Family Law Act 1975

#### Financial dependant

Any person(s) who was wholly or partially financially dependent on the member at the date of death of the member. A person is financially dependent if they were receiving financial support from the deceased member at the time of death. However, there is no requirement that the person should be fully dependent on, or need, the financial support provided by the deceased.

#### Interdependant

An interdependant is a person who was in an interdependency relationship with the deceased member at the time of their death.

An interdependency relationship is one where two persons, whether or not related:

- 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, which is beyond the care and support that might be provided by a friend or flatmate.

Where there is a close personal relationship between two people but;

- either or both suffer from a physical, intellectual or psychiatric disability; or
- they are temporarily living apart.

An interdependency relationship may still exist even when the previously listed requirements are not met.

### Who is an eligible person to nominate as a reversionary beneficiary (pensions only)?

A dependant under super law is eligible to be nominated as a reversionary beneficiary. The following limitations apply to children;

- Less than 18 years of age
- Financially dependent on you and less than 25 years of age
- Disabled, as defined under the relevant law

### What happens to my super balance if I do not make a nomination or my nomination is invalid?

Your super balance will be paid to your Legal Personal Representative and distributed in accordance with your will or, as decided by the administrator of your estate where there is no will. If a Legal Personal Representative is not appointed within six months of your death, we will use our discretion to determine who receives your super balance (in the same way we do for non-binding nominations).

### When is a nomination invalid?

Where your nominated beneficiary dies, your nomination form was not completed correctly or your nominated beneficiary no longer meets the definition of a 'dependant' at the time of your death.

### What is a Legal Personal Representative?

A Legal Personal Representative is the executor of your estate (generally as indicated in your will) or the administrator of your estate (for example, the person appointed by the court to administer your estate where you die without a will). If you nominate your super balance to be paid to your Legal Personal Representative, the funds will be paid in line with your will or distributed as decided by the administrator of your estate where there is no will.

## Death Benefit Nomination Form

Please use this form if you wish to add or change your current nominated beneficiaries (including reversionary nominations, for Pension accounts). We recommend you seek professional advice before making a nomination.

To avoid delays in processing your request, please read the information carefully and ensure the relevant fields are completed, in particular all requested member details.

### A. Member details

My account number  /  (e.g. CSUP / 100000)  Apply this nomination to all my accounts

Given name(s)

Surname

Date of birth

Contact number

**This nomination will replace any existing nominations on the above specified accounts.**

To provide you with flexibility, nominations are made at an account level. If you have more than one super or pension account with ClearView, and would like to apply a different nomination to each, please complete a separate nomination form for each account as required.

### B. Nomination details

#### Nomination type

- Non-lapsing binding **(complete section C, E and F)**
- Non-binding **(complete section C and E)**
- Reversionary (pension only) **(complete section D, E and F)**

For more information about the beneficiary types and who can be nominated please refer to the flyer.

## C. Non-lapsing binding or non-binding beneficiary details

The total of your beneficiary nominations, including your legal personal representative (if nominated), must equal 100.00%.

Given name(s) <input type="text"/>	Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependent <input type="checkbox"/> Financial dependant	% of death benefit <input type="text"/> . <input type="text"/>
Surname <input type="text"/>		Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Given name(s) <input type="text"/>	Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependent <input type="checkbox"/> Financial dependant	% of death benefit <input type="text"/> . <input type="text"/>
Surname <input type="text"/>		Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Given name(s) <input type="text"/>	Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependent <input type="checkbox"/> Financial dependant	% of death benefit <input type="text"/> . <input type="text"/>
Surname <input type="text"/>		Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Given name(s) <input type="text"/>	Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependent <input type="checkbox"/> Financial dependant	% of death benefit <input type="text"/> . <input type="text"/>
Surname <input type="text"/>		Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Given name(s) <input type="text"/>	Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependent <input type="checkbox"/> Financial dependant	% of death benefit <input type="text"/> . <input type="text"/>
Surname <input type="text"/>		Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Legal Personal Representative (your Estate) Where you have nominated your Legal Personal Representative to receive a percentage of your death benefit, you are not required to complete any beneficiary details for this nomination.	% of death benefit <input type="text"/> . <input type="text"/>
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Total     .

## D. Reversionary nomination - pension only

If you would like to nominate a new or change an existing reversionary beneficiary on your pension account please complete their details below.

Given name(s) <input type="text"/>	Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependent <input type="checkbox"/> Financial dependant	Date of birth <input type="text"/>
Surname <input type="text"/>		

### Check your nomination

- Have you ticked a **nomination type** and completed the required sections for your nomination?
- Do the beneficiary allocations equal **100%** (including the percentage nominated for Legal Personal Representative)
- Has a **relationship type** been ticked for all beneficiaries? (excluding nominations for Legal Personal Representative)
- For non-lapsing binding and reversionary nominations - Have **2 witnesses** signed the form?

## E. Member declarations and signature

### Required for all nominations

In giving your nomination to the Trustee you agree to, and make the following declarations:

- I understand the Trustee has discretion as to how my benefit is paid, i.e. lump sum or account based pension (except reversionary pension which will be paid as an account based pension).
- I understand the terms of this nomination and have read the Product Disclosure Statement (PDS) to which it relates.
- In relation to any reversionary and/or non-lapsing binding nomination, I understand if the nomination remains valid and is in effect at the time of my death, then the Trustee must pay the benefit in accordance with the nomination.
- The beneficiaries I have nominated are either my dependant(s) and/or my legal personal representative, within the meaning of the Superannuation Industry (Supervision) Act 1993 (SIS Act).
- I understand this nomination is invalid if any beneficiary nominated is not a dependant or legal personal representative at the time of my death or after I die.
- I understand this nomination may be amended or revoked at any time by notifying the Trustee in writing.
- I understand if my nomination is not valid, the Trustee will have the sole discretion to pay my benefits to any one or more of my dependants and/or to my legal personal representative as specified in the PDS, Trust Deed and Super Law.

Signature of member	Date signed
<input type="text"/>	<input type="text"/>
Member's full name (print clearly in block letters)	
<input type="text"/>	

## F. Witness signatures – non-lapsing binding nominations and reversionary beneficiary nominations only

### Witness declaration (2 witnesses required)

- I confirm that I am not nominated as a beneficiary of the member's death benefit.
- I declare that I am over the age of 18.
- I declare that I have witnessed the signing of this document by the member and I signed on the date stated above.

Name of witness 1 (print clearly in block letters)	Name of witness 2 (print clearly in block letters)
<input type="text"/>	<input type="text"/>
Signature	Signature
<input type="text"/>	<input type="text"/>

## Sending your form

Please send the form to us via your email address on file or mail.

Mailing address:  
**ClearView Wealth**  
**Reply Paid 4232**  
**Sydney NSW 2001**

Email address:  
**client.wealth@clearview.com.au**

If you have any questions or need help please call our Service Centre on **132 977**.