

How to Make a Binding Death Benefit Nomination

What is a binding death benefit nomination?

You can choose who receives your super when you pass away by making a binding death benefit nomination.

When you die, the Australian Retirement Trust Pty Ltd (Trustee) will pay your super benefit according to your binding death benefit nomination providing:

- Each person you have nominated is either your dependant or a legal personal representative, and
- We are able to identify from the form you sent us what proportion of your benefit is to be paid to each of your nominated beneficiaries, and
- Your nomination has not expired.

Who can receive your super

You can nominate one or more of your dependants (e.g. your spouse or children), or your legal personal representative (executor of your will or administrator of your deceased estate).

Nominating your legal personal representative

If you nominate your legal personal representative, your benefit will be paid to your estate and distributed by the executor. This gives you the opportunity to give your super to people (if you have a will) who are not otherwise considered dependants for super purposes, such as your parents or siblings.

Nominating your dependant/s

A dependant includes:

- Your spouse (including same-sex and de facto)
- Your child, your adopted child, your stepchild, a child of your spouse, or your child within the meaning of the *Family Law Act 1975*
- Someone who is financially dependent on you
- Someone who has an interdependent relationship with you, meaning:
 - A close personal relationship
 - They live with you
 - One or each of you provides the other with financial and domestic support, and personal care.

Keep in mind that there may be social security or tax implications for your potential beneficiaries. A financial adviser may be able to help you decide how best to deal with your superannuation benefits. Eligible QSuper members have access to over-the-phone financial advice on your QSuper account.¹

What happens if you do not make a binding death benefit nomination

If you have not made a nomination at the time of your death, or your nomination is invalid, we will generally pay your benefit to your legal personal representative or dependant/s.

What happens if your situation changes

Because we are bound by a valid nomination, it's important to change or renew your nomination if your life changes (e.g. birth of a child, change in relationship), so that it continues to reflect your wishes. To replace, renew, or cancel your existing nomination, complete this form and return it to us.

Situations where a nomination will not be valid

Your nominated beneficiaries must be eligible to receive your benefit at the time of your death, or your nomination will not be valid. This means that at the time of your death if any of your nominated beneficiaries do not meet the required definition, your entire nomination will be invalid and QSuper will decide on the distribution of your superannuation.

If you nominate a reversionary beneficiary (the person who receives the money from your Income account in the event of your death), this takes priority for your Income account over a valid binding death benefit nomination. Your binding death benefit nomination will still apply to any Accumulation or Defined Benefit accounts, and any Income accounts that do not have a nominated reversionary beneficiary.

If you have a State, Police, or Parliamentary account, we are required to automatically pay certain benefits to a spouse or eligible children. These requirements are part of our governing rules, and they take priority over a valid binding death benefit nomination.

¹ QInvest Limited (ABN 35 063 511 580, AFSL 238274) is a separate legal entity responsible for the financial services it provides. Eligibility conditions apply. Refer to the *Financial Services Guide* for more information.

If you have a Lifetime Pension

If you have purchased a Lifetime Pension and have chosen to have payments continue to be paid to your spouse when you pass away (the spouse protection option) this will take priority for your Lifetime Pension over a valid binding death benefit nomination.

However if you choose spouse protection and both you and your spouse pass away before receiving payments equal to at least the amount you initially used to purchase your Lifetime Pension, the difference is payable as a death benefit to your beneficiaries. The death benefit amount paid from a Lifetime Pension is subject to a legislated maximum known as the capital access schedule (CAS). For further details, please refer to the *QSuper Product Disclosure Statement for Income Account and Lifetime Pension*.

How long a nomination lasts

Your binding death benefit nomination will remain in effect for three years from the date you signed, renewed, or changed it.

You can renew your nomination at any time in Member Online at memberonline.qsuper.qld.gov.au under 'Profile' then 'Beneficiaries', or you can use this form.

Make a Binding Death Benefit Nomination

How to use this form

Use this form if you want to nominate who receives your super when you pass away, or to change or cancel your existing nomination.

This form is applicable to the QSuper part of Australian Retirement Trust.



We cannot accept your nomination if you make any changes to your form

(e.g. crossing out a percentage figure and writing a new percentage for a beneficiary's portion of your benefit).
If you have made a mistake or changed your mind and need to make changes, please complete a new form.

Where to send this form

Please send this form to us at:

Post: QSuper
GPO Box 200
Brisbane QLD 4001

Email: qsuper@qsuper.qld.gov.au

To renew your existing nomination with no changes, visit Member Online at memberonline.qsuper.qld.gov.au under 'Profile' then 'Beneficiaries', or you can use this form.

Please complete this form in **BLOCK** letters, using black or blue ink.

1 Your personal details

Client number on your account

Title

Date of Birth (dd/mm/yyyy)

First name (mandatory)

Last name¹ (mandatory)

Home phone number

Work phone number

Mobile phone number

Email address

Residential address

State and Postcode

Country

Postal address

Same as residential

State and Postcode

Country

¹ If your name has changed and you work for the Queensland Government, let your payroll office know and they will let us know. Otherwise, please send us a certified copy of either a marriage certificate or other legal change of name document.



Part of Australian Retirement Trust

2 Is this a new or existing nomination?

Please select what you want to do:

Make a new nomination

Please complete the details to nominate either your legal personal representative or other dependants, and complete the required details. This will cancel any existing nomination you already have.

Renew my existing nomination

Tick this box to renew your existing nomination. You do not need to complete the beneficiary details or witness sections on this form. You can also renew your existing nomination in Member Online without the need for two witnesses.

You will need to make a new nomination if your nomination has already expired.

Cancel my existing nomination

Tick this box and complete sections 1, 2, 4, and 5 of this form. Do not complete section 3.

3 Make a new nomination or replace your existing nomination

Please provide us with the details of your nomination.

When filling out this section of the form:

- You can nominate a legal personal representative (LPR) and/or individual beneficiary/s
- Make sure the total percentage of your nomination equals exactly 100%
- You may nominate a percentage up to two decimal places and the use of fractions (e.g. 1/4) are not accepted
- Make sure your nominated beneficiary/s meet the required definition.

Nominate my legal personal representative (LPR) (e.g. the executor of your estate)

Business name (if applicable) (optional)

First name

Last name

Contact phone number (optional)

Email address

Residential address

State and Postcode

Country

Percentage of benefit (mandatory) %

Nominate the individual beneficiary/s listed below

Beneficiary 1

First name (mandatory)

Last name (mandatory)

Date of Birth (dd/mm/yyyy) (mandatory)

/ /

Contact phone number (optional)

Relationship (pick one only) (mandatory)

Spouse Child Financial dependant Interdependent

Email address

Residential address (optional)

State and Postcode

Country

Percentage of benefit (mandatory) %

Beneficiary 2

First name (mandatory)

Last name (mandatory)

Date of Birth (dd/mm/yyyy) (mandatory)

/ /

Contact phone number (optional)

Relationship (pick one only) (mandatory)

Spouse Child Financial dependant Interdependent

Email address

Residential address (optional)

State and Postcode

Country

Percentage of benefit (mandatory) %

Beneficiary 3

First name (mandatory)

Last name (mandatory)

Date of Birth (dd/mm/yyyy) (mandatory)

D D / M M / Y Y Y Y

Contact phone number (optional)

Relationship (pick one only) (mandatory)

 Spouse Child Financial dependant Interdependent

Email address

Residential address (optional)

State and Postcode

Country

Percentage of benefit (mandatory) %**Beneficiary 4**

First name (mandatory)

Last name (mandatory)

Date of Birth (dd/mm/yyyy) (mandatory)

D D / M M / Y Y Y Y

Contact phone number (optional)

Relationship (pick one only) (mandatory)

 Spouse Child Financial dependant Interdependent

Email address

Residential address (optional)

State and Postcode

Country

Percentage of benefit (mandatory) %

Beneficiary5

First name (mandatory)

Last name (mandatory)

Date of Birth (dd/mm/yyyy) (mandatory)

Contact phone number (optional)

Relationship (pick one only) (mandatory)

 Spouse Child Financial dependant Interdependent

Email address

Residential address (optional)

State and Postcode

Country

Percentage of benefit (mandatory) %**Total percentage (mandatory)****Total must equal 100%**

(including the LPR and individual beneficiary/s) or all of the nominations will be invalid.

 %

(mandatory)

To nominate more beneficiaries

Please provide your additional beneficiary details on a separate piece of paper and attach it to this form. You must sign and date the separate piece of paper, and your witnesses must also provide their name, signature, and date on the paper.

4 Declaration and authorisation

This section must be completed by you, and we cannot accept nominations made under a power of attorney.

By signing this form, I declare I understand that:

- QSuper must carry out my wishes regarding who will receive my super when I die, as long as the beneficiaries I have nominated are eligible to receive my benefit at the time of my death. If any of my nominated beneficiaries do not meet the required definition, this will result in my nomination no longer being equal to 100% and will make my nomination invalid in its entirety. I also understand there are certain situations that my nomination does not apply to, as described in the factsheet supplied with this form.
- My nomination will remain in effect for three years from the date I signed, renewed, or changed my nomination.
- I can renew, cancel, or change my nomination at any time by completing a new form and sending it to QSuper. It is my responsibility to make sure my nomination does not expire and continues to reflect my wishes.
- If I have a QSuper Income account and have nominated a reversionary beneficiary to receive a pension when I die, the reversionary beneficiary nomination takes precedence over this binding death benefit nomination, unless I cancel the reversionary beneficiary nomination.
- If I have purchased a Lifetime Pension and chosen the Spouse Protection option, my spouse will be considered the reversionary beneficiary of my income stream and takes precedence over this binding death benefit nomination.
- Any nomination, cancellation, renewal, or change to a nomination will only take effect on acceptance by the Trustee. A nomination or cancellation of an existing nomination must be received by the Trustee prior to my death.
- If my nomination is invalid or has not been received by the Trustee before I die, the Trustee determines who receives my death benefit.
- This form replaces any previous binding death benefit nomination form received by QSuper.

Signature

Please handwrite your signature using a blue or black pen. We do not accept any type of digital signatures.

Date signed (dd/mm/yyyy)

This must be the same date that the two witnesses sign this form.

5 Declaration of witnesses

! Witness information

For your nomination and/or cancellation to be valid:

- You need two people over the age of 18 to witness your signature
- Your witnesses cannot be people you nominated as beneficiaries on the form
- Your witnesses must sign and date the form at the same time as you.

If you are renewing an existing nomination (that has not expired), you do not need witnesses for your form.

I declare the member signed and dated this form in my presence. I am over 18 years of age and I am not listed as a beneficiary on this form.

Witness 1

Full name

Signature

Please handwrite your signature using a blue or black pen. We do not accept any type of digital signatures.

Date signed (dd/mm/yyyy)

This must be the same date that the QSuper member signs this form.

Witness 2

Full name

Signature

Please handwrite your signature using a blue or black pen. We do not accept any type of digital signatures.

Date signed (dd/mm/yyyy)

This must be the same date that the QSuper member signs this form.

Member Centres

70 Eagle Street, Brisbane

63 George Street, Brisbane

Sunshine Coast University Hospital, Ground Floor,
Main Hospital Building, 6 Doherty Street, Birtinya

Member Services team

Phone 1300 360 750

Overseas +61 7 3239 1004

Monday to Friday 8.00am – 6.00pm (AEST)

Postal address GPO Box 200, Brisbane QLD 4001

Email qsuper@qsuper.qld.gov.au

Fax 1300 242 070

Website qsuper.qld.gov.au

This form and all QSuper products are issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975) as trustee for Australian Retirement Trust (ABN 60 905 115 063). Any reference to "QSuper" is a reference to the Government Division of Australian Retirement Trust. You should consider whether the product is right for you by reading the relevant product disclosure statement (PDS) available at qsuper.qld.gov.au/PDS or call us on 1300 360 750 to request a copy. Where necessary, consider seeking professional advice tailored to your individual circumstances. We take protecting the privacy of personal information very seriously. We are collecting your personal information to set up and/or to administer your superannuation account. We may also disclose this information to third parties if we need to, if you have given consent to the disclosure, or if we are required to by law. If you want to know more about our privacy policy, including how we collect, hold, use and disclose personal information, or how individuals can access or correct their information, visit qsuper.qld.gov.au/privacy or call us to request a copy.

CNC-5346. FO110. 02/22.