



Making or changing a binding death benefit nomination (Super accounts)

What is a binding death benefit nomination?

A binding death benefit nomination gives you the final say on who receives your super if a death benefit becomes payable. For this to happen, your nomination must be 'valid'. A death benefit is paid as a lump sum.

Who can I nominate?

For a binding death benefit nomination to be valid, the people you nominate on this form must be (at the date of your death):

- your spouse (includes de facto and same sex spouse)
- your children (includes an adopted child, step-child, ex-nuptial child and a child of your spouse)
- financially dependent on you
- an interdependent, or
- your legal personal representative, which means the executor or administrator of your estate.

How long does a binding nomination remain valid for?

A binding death benefit nomination remains valid for three years from the date you fill out and signed and witnessed the form correctly. It must be renewed within the three years to remain binding, otherwise it will be treated as a non-binding nomination. A non-binding nomination means Rest will decide who to pay your death benefit to among your dependants and/or Legal Personal Representative (your estate). The decision will take into account your circumstances at the time of your death.

What does 'financially dependent' mean?

This means someone who was wholly or partially financially dependent on you. You must have provided them with regular continuous financial contributions. That is, you provided them ongoing support such as money, or other support such as food, clothing, transport, education or accommodation costs. It doesn't include loans or one-off gifts from you.

What is an interdependency relationship?

Generally, two people have an interdependency relationship if:

- they 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 or care of a type and quality normally provided in a close personal relationship, rather than by a friend or flatmate
- if the two people have a close personal relationship but do not meet the other criteria listed above because either or both of them suffer from a physical, intellectual or psychiatric disability, or were temporarily living apart.

What happens if I nominate my legal personal representative?

If you nominate your legal personal representative, Rest will pay your death benefit as a lump sum to your estate.

Make the right choice

The definition of a dependant under super rules may be different to the definition used in other circumstances (i.e tax rules), so you may want to consider getting professional advice from a lawyer or licensed financial adviser about your nomination.

They can help you understand who a dependant is under different circumstances, as well as how the benefit paid to your nominated beneficiary is treated for tax purposes.



Binding death benefit nomination

Use this form to:

- make a binding nomination to indicate who you want to receive your death benefit if you die
- change your current nomination

Please write in **BLOCK LETTERS** and use a **BLACK** or **BLUE** pen. This request will be invalid if unsigned and undated.

DO NOT use this form to nominate or change Rest Pension beneficiaries. Visit rest.com.au to download the Rest Pension Nomination of beneficiary form.

Mail to: **PO Box 350, Parramatta NSW 2124**, or email a scanned copy to contact@rest.com.au.

Section 1: Personal details (field with * are required)

Member number*

Date of birth (dd/mm/yyyy)*

Mr/Mrs/Ms/Miss*

Surname*

Given name(s)*

Unit number

Street number

Street name

Suburb/Town

State

Postcode

Telephone (business hours)

Mobile

Email address

Section 2: Nominate who you want to receive your death benefit

To make a new nomination or update an existing nomination, please complete the fields in the table below.

Full name and residential address of nominated beneficiary(ies)	Beneficiary date of birth	Relationship to member (select one)	Proportion (%) of death benefit
1. Given name(s): Surname: Address:	DOB / /	<input type="checkbox"/> Spouse/Defacto <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Inter-dependent	%
2. Given name(s): Surname: Address:	DOB / /	<input type="checkbox"/> Spouse/Defacto <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Inter-dependent	%
3. Given name(s): Surname: Address:	DOB / /	<input type="checkbox"/> Spouse/Defacto <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Inter-dependent	%
4. Given name(s): Surname: Address:	DOB / /	<input type="checkbox"/> Spouse/Defacto <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Inter-dependent	%
5. My Legal Personal Representative (My Estate)	Not applicable	Not applicable	%
The total percentage of your beneficiary nominations, including your Legal Personal Representative (your estate), must equal 100%. If you have more than 4 nominations , please attach another form for these nominations. It must be signed, dated and witnessed otherwise it cannot be accepted.			100 %

Section 3: Declaration

Member declaration

I declare that:

- all information on this form is true and accurate
- this nomination supersedes any previous nomination made in respect of this account
- I have read and understood the information about beneficiary nominations on Rest's website (including the 'Nominating a beneficiary' section) and on this form and I understand:
 - for this beneficiary nomination to be valid:
 - the beneficiary/ies listed in section 2 are my spouse, child, dependent or legal personal representative as stated in the definitions in the Frequently asked questions on Page 1
 - all required sections of this form must be completed correctly
 - the total percentage of beneficiary nominations must equal 100%
 - this request must be received by the Trustee and this must be before my death; and
- the Trustee accepts no responsibility for checking the eligibility of the person(s) nominated, an incorrect nomination or completion of this form
- I have read and understood the information about privacy and how my personal information may be used (you can access Rest's Privacy Collection Statement and Privacy Policy by visiting rest.com.au)
- I will be bound by the provisions of the Trust Deed
- the nomination choices available and consequences of making each type of nomination
- if I close this account it will also cancel my nomination; and
- if my account is transferred between products this may affect the validity of my nomination.

This nomination is binding on Rest. Any benefit after your death will be paid to the beneficiaries nominated, as long as the nomination is valid. A binding nomination expires 3 years after the date you sign it. A new form will need to be resubmitted after this date.

Member Signature*

(dd/mm/yyyy)*

Note: Any alterations to your form must be initialled and dated by yourself and both witnesses (if applicable) or it will be invalid.

Witness declaration

For your nomination to be valid you must ensure that:

- it is signed and dated in the presence of two witnesses over the age of 18
- neither of the witnesses are named as beneficiaries
- the witnesses have signed and dated the form on the same date as you

I declare I am age 18 or older and nomination was signed and dated in my presence

Signature of witness 1*

Full name of witness 1*

Signature Date (dd/mm/yyyy)

Signature of witness 2*

Full name of witness 2*

Signature Date (dd/mm/yyyy)