

## Binding beneficiary nomination

Complete this form to make a binding beneficiary nomination. Your nomination will replace all existing nominations in place. This nomination is effective for a period of no more than 3 years from date of signing.

**PLEASE READ THE IMPORTANT NOTES BEFORE COMPLETING THIS FORM.**



Return this completed form by post to:

Maritime Super  
Locked Bag 2001  
QVB Post Office NSW 1230

### Your personal details

Member Number	Title	Date of birth	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Surname	Given names		Email address
<input type="text"/>	<input type="text"/>		<input type="text"/>
Postal address			Daytime phone number/Mobile number
<input type="text"/>			<input type="text"/>

Please tick this box if you do not wish to revoke Reversionary Beneficiary nomination for your Allocated Pension or WISP (refer to the Important Notes overleaf)

### Nominate your beneficiaries

Your nominated beneficiaries must be dependants. You can also nominate your Legal Personal Representative for your estate - see the Important Notes overleaf to learn more.

Dependant 1 - Full Name	Date of birth	Relationship*	Proportion of benefit
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %
Dependant 2 - Full Name	Date of birth	Relationship*	Proportion of benefit
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %
Dependant 3 - Full Name	Date of birth	Relationship*	Proportion of benefit
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %
Dependant 4 - Full Name	Date of birth	Relationship*	Proportion of benefit
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %
Your estate - Legal Personal Representative			Remainder of benefit
			TOTAL
			100%

\* Spouse, child, financial dependant, interdependent relationship etc.



The total sum of the percentages in the 'Proportion of benefit' column MUST equal 100%

### Member's declaration

I confirm that I have read and accept the Important Notes. I understand that, if accepted:

- this nomination replaces any previous nomination I have made and applies to all my benefits
- this nomination replaces any Reversionary Beneficiary nomination for your Allocated Pension or WISP except where you have ticked the box at the top of the form or you hold a SERF pension (refer to the Important Notes for more information)
- I must regularly review my nomination and ensure it is up to date; and
- I can only change, revoke or amend my nomination by completing a new form.

I understand that this nomination is binding on the Trustee if it is valid at the date of my death.

Name	<input type="text"/>
Signature	<input type="text"/>
Date	<input type="text"/>

### Witness declaration

I hereby declare that I am over the age of 18 years, I am not a beneficiary nominated on this form and that this form was signed by the Member in my presence.

#### WITNESS 1

Name	<input type="text"/>
Date of birth	<input type="text"/>
Signature	<input type="text"/>
Date	<input type="text"/>
Address	<input type="text"/>

#### WITNESS 2

Name	<input type="text"/>
Date of birth	<input type="text"/>
Signature	<input type="text"/>
Date	<input type="text"/>
Address	<input type="text"/>



All witnesses must be over the age of 18 and are not nominated as beneficiaries. All signatures must be signed on the same date.

## Important notes

### What is meant by a binding beneficiary nomination?

A binding nomination lets you determine with some certainty who receives your death benefit. If you've made a binding nomination and it is valid under super law, the Trustee must pay your benefit in accordance with your nomination.

If your nomination has lapsed or your benefit cannot be paid in accordance with your binding nomination, it will be generally paid to one or more of your dependants or your estate, at the discretion of the Trustee. However, the Trustee will consider your nomination as an expression of your wishes.

### Who can you nominate?

Your death benefit can only be paid to your dependants or legal personal representative (to form part of your estate). Under super law, a 'dependant' is:

- your spouse (including an opposite- or same-sex de facto partner)
- your children (including children over 18, step-children, adopted children, ex-nuptial children, children of a same-sex relationship, children of an opposite- or same-sex de facto partner, IVF children and children born under certain surrogacy arrangements)
- anyone financially dependent on you; and
- anyone with whom you share an interdependency relationship. 'Interdependency relationship' describes a close personal relationship between two people who live together, where one or both of them provide the other with financial support and domestic support and personal care (or are prevented from living together and providing mutual financial support, domestic support and personal care because one or both suffers from a physical, intellectual, psychiatric or other disability).

The 'legal personal representative' for your estate generally means the Executor of your will or the Administrator of your estate where you have not left a valid will. If you nominate your estate to receive your death benefit and your nomination is binding and valid at the time of your death, your benefit will be paid to your estate even if you have changed the persons you have nominated as your Executor in your will.

### What is meant by a 'valid' binding nomination?

For your binding nomination to be valid, the following conditions must be satisfied:

- the people you nominate must be your dependants or your legal personal representative - both at the time of nomination and at the time of your death
- the total proportions nominated must equal 100%
- the nomination form must be signed and dated by you in the presence of two witnesses, each of whom is 18 years or over and not nominated to receive your benefit
- each of the witnesses must complete and sign the nomination form
- the nomination must not have expired
- you do not marry, divorce, start or end a de facto relationship after the nomination; and
- the nomination has not since been revoked or amended by you.

If any nominated beneficiary is not a dependant at the date of your death or your nomination is otherwise not valid, your benefit will be paid to one or more of your dependants or your estate as the Trustee determines.

### How long is a binding nomination valid?

A binding nomination is valid for three years from the date you sign the form. However, it will be invalidated earlier if, after making the nomination, you:

- marry, divorce or start or finish an opposite- or same-sex de facto relationship
- any nominees pre-decease you; or
- you cancel your nomination in writing.

### Other important information

It's important to update your nomination every three years and when your circumstances change (such as when you marry or divorce).

If your binding nomination becomes invalid, we will treat it as a non-binding nomination. This means that, although you've identified your preferred beneficiaries, it is not binding and will be used as a guide only when distributing your death benefit. In this instance, the Trustee will decide who receives your death benefit, taking into consideration your nominated dependants as well as your personal circumstances known at the time of your death.

Maritime Super will confirm your nomination on your Annual Statement but ultimately the responsibility to update your nomination lies with you.

The Trustee may be unable to pay a death benefit in accordance with a binding nomination if the Trustee is:

- subject to a Court order (such as a Family Court order) preventing payment of the benefit; or
- aware you were subject to a Court order that prohibited or restricted you from giving a binding nomination or required you to amend or revoke such a nomination.

If you hold an Allocated Pension or WISP which was started after 1 March 2009 or an SRF Allocated Pension or WISP and you have nominated a reversionary beneficiary to receive your pension on your death, this binding beneficiary nomination will revoke that nomination unless you tick the box on the top of this form. You can also change your reversionary beneficiary by using the Change of reversionary beneficiary form (available from our website or by calling Member Services for a copy).

### Notice for Fixed Term Income and Lifetime pensioners (in the Seafarers and Stevedores divisions)

Fixed Term Income and Lifetime pensioners cannot nominate a beneficiary for receipt of their benefit on death. Under superannuation law, any death benefit which becomes payable must be paid to the estate of this member. These pensions started in the Stevedoring Employees Retirement Fund (SERF) or the Seafarers Retirement Fund (SRF) before 1 March 2009.