

## IMPORTANT INFORMATION ABOUT

# Binding Death Benefit Nominations

### WHO WILL GET YOUR BENEFIT IF YOU DIE?

In the event that you die without a valid reversionary beneficiary nomination or a valid binding death benefit nomination in place, REI Super (the Trustee) will be required to exercise its discretion and either pay your entire death benefit to your estate or decide on payment of your death benefit to any one or more of your Dependants.

A binding death benefit nomination is a binding direction from you to the Trustee to pay any death benefit to your estate or to one or more Dependants nominated by you and in the proportions that you have specified.

If you make a binding death benefit nomination and it is still valid and in effect at the event of your death, the Trustee will be bound to follow it and pay your death benefit to your estate or the Dependants you have nominated and in the proportions specified by you.

### DEFINITION OF A DEPENDANT

The persons you nominate must be your 'Dependant' or legal personal representative (that is, the executor or administrator of your estate).

'Dependant' is defined as:

- your spouse as defined in the relevant legislation which generally includes:
  - your husband or wife
- another person (whether of the same sex or not) with whom you are in a registered relationship
- another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple
- your children as defined in the relevant legislation which generally includes:
  - your adopted child, step-child, or ex-nuptial children
  - your spouse's child
  - someone who is a child of you within the meaning of the Family Law Act 1975
- any other person who the trustee considers is wholly or partially dependent on you at the time of death, and
- any person you have an interdependency relationship with.

### Two people have an interdependency relationship if:

1. they have a close personal relationship;
2. they live together,
3. one or each of them provides the other with financial support, and
4. one or each of them provides the other with domestic support and personal care.

An interdependency relationship will also exist between two people if they have a close personal relationship but do not meet the other criteria as listed above (2, 3 & 4) because either or both of them suffer from a physical, intellectual or psychiatric disability.

Any amounts paid to your legal personal representative would be distributed according to your will, or if you don't have a will, according to the laws of the State in which you resided at the date of your death.

### WHAT YOU SHOULD KNOW ABOUT YOUR BINDING DEATH BENEFIT NOMINATION

You can change your binding death benefit nomination at any time. As your personal circumstances change, it's important to remember to keep your nomination up-to-date.

A binding death benefit nomination will be invalid if:

- it is not made using this Binding Death Benefit Nomination Form,
- this Binding Death Benefit Nomination Form has not been properly completed (for example, the nominated proportions are not clear or do not equal 100%, or the form has not been signed and witnessed correctly),
- at the time of your death, one or more of the persons nominated by you have died or is not your Dependant or legal personal representative,
- you were legally incapable of making the nomination, or
- the trustee is legally restrained or prohibited from paying your benefit payout to one or more of the persons nominated by you.

Binding death benefit nominations cease to have effect after a period of three years from the date you sign your nomination, unless revoked by you earlier. It would also cease to have effect if you are subject to a Court Order at the time of your death that prohibited you from making a binding death benefit nomination or required you to amend or revoke a nomination, or if (and for so long as) the Trustee is prevented from paying out your death payout in accordance with your nomination due to Family Law.



# REI Super and Pension Binding Death Benefit Nomination Form

Use this form if you want to make, amend or revoke a binding death benefit nomination.

To make or amend a binding death benefit nomination you must complete this form in full and sign and date it in the presence of two witnesses. Witnesses must be at least 18 years of age and neither of them can be nominated within this form. Each witness must also sign and date the form on the same day you sign the form in Step 4.

If you have more than one account in REI Super, please complete a separate form for each account.

As the Trustee can only accept a binding death benefit nomination with your original signature, you must print, sign and return this form by mail to REI Super.

## If you need help

For assistance completing this form you can call the Helpline on **1300 134 433**.

We're here to help.

Please complete all sections of this form as applicable, sign at Step 3, and return the completed form to **REI Super, GPO Box, 4303, Melbourne, VIC 3001**

## Step 1 – Complete your personal details

Please print in black or blue pen, in uppercase, one character per box.



We will use this information to verify your membership with REI Super

Member account number

Mr / Mrs / Ms / Miss / Other

Given name

Surname

Date of birth  /  /

Address

Suburb

State

Postcode

Postal address (if different from above)

Suburb

State

Postcode

If we have any questions about this form we will contact you on the details you provide below:

Daytime telephone

Mobile

E-mail

You can change your personal details online by logging on to your account at [reisuper.com.au](http://reisuper.com.au).



**Make sure your nomination is valid:**

- Provide all the details requested for each nominated beneficiary in the section below and ensure that the total of your nominations equals 100%
- Only those people listed as a dependant can be nominated as your beneficiary (see the Important Information section at the beginning of this form)
- If you wish to nominate more than four beneficiaries, please copy this page and attach it to your form when you return it to us.

## Step 2 – Nominate your beneficiaries

**Select one option ✓**

- I would like to make a Binding Death Benefit Nomination that will revoke and replace any existing nomination, including in the case of a pension account, any existing reversionary nomination. Please complete this section by providing your new nominee details below and ensure your signature is witnessed.
- I would like to revoke and not replace my existing Binding Death Benefit Nomination. You do not need to complete the rest of this section, please go to Step 3 to sign and date this form. No witnesses are required.

In the event of my death, I nominate that my death benefit be paid as follows:

**Name of First Nominee**

Relationship to you (select one option only)

Spouse  Child  Financial Dependant  Interdependency Relationship  Legal Personal Representative

Address

  

Suburb

State

Postcode

Date of birth  /  /

Proportion of payout  %

**Name of Second Nominee**

Relationship to you (select one option only)

Spouse  Child  Financial Dependant  Interdependency Relationship  Legal Personal Representative

Address

  

Suburb

State

Postcode

Date of birth  /  /

Proportion of payout  %

## Step 2 – Nominate your beneficiaries - Continued

### Name of Third Nominee

Relationship to you (select an option ✓)

Spouse  Child  Financial Dependant  Interdependency Relationship  Legal Personal Representative

Address

  

Suburb

State

Postcode

Date of birth  /  /

Proportion of payout  %

### Name of Fourth Nominee

Relationship to you (select an option ✓)

Spouse  Child  Financial Dependant  Interdependency Relationship  Legal Personal Representative

Address

  

Suburb

State

Postcode

Date of birth  /  /

Proportion of payout  %

**TOTAL (must equal 100%):**  %

## Your Privacy

The Fund is administered by us along with our service provider, Mercer Outsourcing Australia Pty Ltd (Mercer). We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on 1300 13 44 33.

Our Privacy Policies are available to view at [reisuper.com.au](http://reisuper.com.au) or you can obtain a copy by contacting us on 1300 13 44 33.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisers, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on 1300 13 44 33 or write to our Privacy Officer, GPO Box 4303, Melbourne VIC 3001.

## Step 3 – Sign the form

Please read this declaration before you sign and date this form.

**I understand that this Binding Death Benefit Nomination will only be valid if:**

- At the date of my death, each of the beneficiaries listed on this form is a person I can nominate, as listed in the Important Information section 'Definition of a Dependant' at the beginning of this form or my legal personal representative; and
- I have provided all the details requested for each nominated beneficiary in step 2; and
- The total of my nominations equals 100%; and
- It is signed by me in the presence of two witnesses, who are 18 years of age or older, and who are not listed as beneficiaries on this form.

**I also understand that:**

- This Binding Death Benefit Nomination Form is only valid and effective for up to three years from the date it is signed or last confirmed, and that it must be received by REI Super before my death;
- My beneficiaries and I will be bound by the provisions of REI Super's Deed;
- I can amend or revoke this Binding Death Benefit Nomination at any time by completing a new Binding Death Benefit Nomination Form and returning it to REI Super;
- The Binding Death Benefit Nomination binds the Trustee to distribute my benefit as I have specified, unless the binding nomination is invalid or Superannuation Law requires otherwise. Where the nomination is invalid, I understand that the Trustee may exercise its own discretion in determining the beneficiaries of my death benefit under REI Super's Trust Deed;
- REI Super accepts no responsibility for either the correct nomination of beneficiaries or the completion of this form;
- The information provided within this form will be used by the trustee to contact those nominated to determine whether they are still my dependants and/or legal personal representative at the time of my death;
- This form revokes any prior binding death benefit nominated or nomination of preferred beneficiaries I may have; and
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Member Signature

Date

/  /

Sign here

## Step 4 – Witness declaration

**First Witness (insert full name)**

I,

Declare that the member signed this Binding Death Benefit Nomination Form in my presence, I am over 18 years of age and I am not listed as a beneficiary on this form.

Witness Signature

Date

/  /

Sign here

**Second Witness (insert full name)**

I,

Declare that the member signed this Binding Death Benefit Nomination Form in my presence, I am over 18 years of age and I am not listed as a beneficiary on this form.

Witness Signature

Date

/  /

Sign here

**As an original signature is required, this form must be printed, signed and returned to the Fund by mail to:**

**REI Super**

**GPO Box 4303**

**Melbourne, Vic 3001**