

BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 RSE L0001090 is the trustee of BT Lifetime – Personal Super ABN 83 953 436 008 RSE R1003864 and BT Retirement Selection – Personal Super ABN 39 827 542 991 RSE R1001327

Use this form to nominate a beneficiary to receive your superannuation benefit in the event of your death. You can choose to make a non-binding or binding nomination. See below for the difference between the types of nominations.

If you do not make a valid nomination, your benefit will be paid to your Legal Personal Representative (ie the executor or administrator of your estate).

We recommend you seek professional advice before making a nomination.

WHO CAN YOU NOMINATE

WHO CAN RECEIVE YOUR BENEFIT IN THE EVENT OF YOUR DEATH?

Your benefit can be paid to:

- your Estate, or
- nominated beneficiary(ies), or
- a combination of your Estate and your nominated beneficiary(ies).

Any beneficiary you nominate must be either your Legal Personal Representative (ie the executor or administrator of your estate) or dependant at the date of your death.

WHO QUALIFIES AS A DEPENDANT?

Your dependants are:

- your spouse
- your child
- a person with whom you have an interdependency relationship (see below for definition)
- a person who is financially dependent on you.

WHAT IS AN INTERDEPENDENCY RELATIONSHIP?

An interdependency relationship is a close personal relationship between two people who live together, where one or both of them provide for the financial and domestic support and personal care of the other.

An interdependency relationship may still exist if there is a close personal relationship but the other requirements are not satisfied because of some physical, intellectual or psychiatric disability.

NOMINATE OPTIONS

NON-BINDING NOMINATION

- This is a preferred nomination only. The Trustee will take into consideration any nomination you make, however, in this case, the Trustee has final discretion in deciding to whom, from among your dependants and Legal Personal Representative, and in what proportions, to pay your superannuation benefit when you die.
- Valid for the entire term you are a member, unless another valid nomination (binding or non-binding) is lodged with the Trustee.
- Requires no witness signatures.
- Will not override a previous valid binding nomination. To cancel a previous binding nomination, tick 'Revoke a current nomination' in section 1 of the form.

What you need to do – Complete the form on page 2, except for the witness signatures (section 5), and send the form to BT.

BINDING DEATH BENEFIT NOMINATION

- When you make a valid binding nomination, you decide who receives your benefit when you die, and how much of the benefit they receive.
- A binding nomination is valid for three years from the date that it is made. This nomination will revert to being non-binding after a three-year period if the nomination is not confirmed and no new nomination is made.
- Requires two witness signatures. Witnesses must be aged over 18, must not be one of your nominated beneficiaries and must be present when you sign the form. If the witnesses sign and date the form on a different date to your signature, the nomination will be invalid.
- An invalid binding nomination will be treated as a non-binding nomination by the Trustee and will not revoke or replace an existing, valid binding nomination.
- If your nomination is clearly invalid (completed incorrectly), the Trustee may contact you, to permit you to re-submit a valid nomination.
- If any beneficiary does not meet the appropriate criteria in the 'Who you can nominate' section, as at the date of your death, they will not be entitled to receive a share of your benefit. In this case, you request us to pay their share(s) to the remaining nominees based on their proportional entitlements to your benefit.

What you need to do – Complete the form on page 2, including the two witness signatures (section 5), and send the form to BT.

NO NOMINATION

- If you choose not to nominate a beneficiary, your benefit will be paid to your Legal Personal Representative.

1. NOMINATION DETAILS

What would you like to do?

- Make** a new nomination ▶ Complete Sections 1, 2, 3 and 4. Also complete section 5 if making a binding nomination.
- Revoke** a current binding nomination ▶ Complete Sections 1, 2, 4 and 5.
- Confirm** an existing nomination ▶ Complete Sections 1, 2 and 4.

2. INVESTOR DETAILS

Investor number

C

Date of birth (dd/mm/yyyy)

/ /

Daytime phone number

()

Surname

Given name(s)

Gender

Male Female

Address

State Postcode

3. NOMINATING YOUR BENEFICIARIES

You can nominate up to five beneficiaries, including your Legal Personal Representative. For more information on who you can nominate see page 1. If any beneficiary nominated is no longer your dependant or Legal Personal Representative at the date of death, they will not be entitled to receive a share of your benefit.

Who would you like your benefit to be paid to in the event of your death?

Please use whole figures when specifying the '% of benefit'. Your total nomination must equal 100%.

	Full name of beneficiary	Date of birth	% of benefit	Residential address
1.	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> %	<input type="text"/>
2.	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> %	<input type="text"/>
3.	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> %	<input type="text"/>
4.	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> %	<input type="text"/>
And/or Legal Personal Representative (My estate)			<input type="text"/> %	
TOTAL			100 %	<i>Request will be INVALID if benefit allocation does not equal 100%.</i>

4. INVESTOR SIGNATURE

Signature of Investor

Note: Binding nomination will be INVALID if investor and witnesses sign on different dates.

Date

/ /

Must be same date as witness signature.

5. BINDING NOMINATIONS

TWO witnesses must sign in the presence of the member to make or revoke a binding nomination. Note: your nominated beneficiaries cannot sign below.

Signature of Witness 1

Full name of Witness 1

Date

/ /

Must be same date as investor signature.

Signature of Witness 2

Full name of Witness 2

Date


/ /

Must be same date as investor signature.

6. CHECKLIST

- Ensure beneficiaries have **not** signed as witnesses
- Does the allocation of benefits total 100%?
- If making or revoking a binding nomination, has the form been signed by two witnesses?
- Have the Investor and witnesses signed and dated the form at the same time?

You can submit this form by:

 mail BT Financial Group
Reply Paid 2675, Sydney NSW 2001



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