

# Super Savings

## Binding Death Benefit Nomination

### Important

We are unable to accept your form if it contains whiteout or material alterations. If members need to make alterations to sections 2, 3, 4 or 5 please complete a new form. This form needs to be signed and dated by both witnesses on the same day as the member. Did you know you can make and manage your binding death benefit nominations in Member Online? Log in to [Member Online](#) or visit [art.com.au/beneficiary](#)

This form can also be used to cancel your beneficiary nomination. See section 2A.

Please provide us with as much information as possible. If all fields are not completed, the form may be rejected. Please tick boxes where appropriate. Use **BLOCK** letters and black or blue ink when completing this form and ensure it is signed and dated. Where there's a \*, it means you must give us that information. If you don't, it'll slow down your application.

Member number

## 1 Personal details

Title	First name*	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Last name*	Date of birth (DD/MM/YYYY)*	Gender*
<input type="text"/>	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female
! Please complete for identity purposes.		
Street address / PO Box*		
<input type="text"/>		
Suburb / Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone number	Daytime phone number*	
<input type="text"/>	<input type="text"/>	
Personal email address	Mobile phone number (if different from daytime number)	
<input type="text"/>	<input type="text"/>	

### Important information

For more information visit [art.com.au/beneficiary](#) or contact us.

#### What is a binding death benefit nomination?

It is a legal instrument that "binds" us to pay your death benefit to your nominated beneficiaries. A binding death benefit nomination allows you to have greater certainty about where your death benefit will be paid. Provided the nomination is valid and has not expired, then the Trustee has no discretion in relation to whom the benefit is to be paid.

In the event of your death, if your nomination is found to be invalid, or has not been received by us at the time of your death, we will use our discretion to determine how your benefit will be paid according to the rules in the trust deed. An invalid nomination may still be an important consideration for the Trustee when determining the payment of your death benefit, however this does not ensure the benefit will be paid in the same way as though it were a valid binding death benefit nomination.

#### Who can I nominate as a beneficiary?

You can nominate dependant(s) and/or your legal personal representative (that is the executor or administrator of your estate). If you nominate your legal personal representative it is important that you have a valid Will and keep it up-to-date, as the Trustee must pay your death benefit to your estate.

Under superannuation law, "dependants" include:

- your spouse or defacto partner
- your child (includes, your adopted child, your stepchild, a child of your spouse, child of your de facto spouse),
- any person in an 'interdependency relationship' with you, or
- any other person who was dependent on you for financial support at the date of your death.

Someone can be in an interdependent relationship with you if you have a close personal relationship, you live together, one or each of you provides the other with financial support, and one or each of you provides the other with domestic support and personal care. Interdependency can also arise where two people have a close personal relationship but don't live together or provide each other with financial support or personal care because of physical, intellectual or psychiatric disability. In most cases, your parents are not considered to be your dependants. If you

want your death benefit to go to your parents, you should seek legal advice about arranging for your Will to cater for this.

**If your nominated beneficiary doesn't fit into any of the above categories, your nomination may be invalid. Contact us to discuss further.**

#### How do I ensure my binding death benefit nomination is valid?

When you initially fill in your form you must do the following:

- complete all sections of the form
- ensure the beneficiaries are dependants or your legal personal representative
- ensure the benefit allocation between your beneficiaries adds up to 100.00%, and
- ensure you sign and date the form in front of two witnesses, who must be over 18 years of age and are not nominated as beneficiaries.

Your nomination may become invalid if:

- you had chosen a 3-year expiry date and the expiry date has passed,
- your form is not received by Australian Retirement Trust prior to your death,
- one of your beneficiaries dies before you do,
- one of your nominated dependants is not a dependant at the time of your death, or
- you're no longer a member of Australian Retirement Trust at the time of your death,
- you are under 18 years old,
- Australian Retirement Trust has evidence you had a current domestic violence order against a nominated beneficiary, or
- a nominated beneficiary has been charged with a criminal offence associated with your unlawful death and the Trustee determines that a resolution is unlikely within 90 days.

#### What will Australian Retirement Trust do?

It's important that, like a Will, you keep your binding nomination up-to-date.

We'll confirm any new, amended or cancelled nomination. We'll confirm your current binding death benefit nomination details each year with your annual statement. We'll also contact you prior to the expiry of any existing nomination to help ensure you're given the opportunity to renew or update your nomination.

➔ Please continue over page



### 3 Nomination expiration

Choose when you want this nomination to expire, if at all. No matter what the expiration you select, we'll send you reminders to check it's still correct.

No Expiry

3 years

### 4 Member authorisation You MUST sign in front of two witnesses.

I acknowledge and have read the Member authorisation below.

- I'm making a binding death benefit nomination. As long as it's valid at the time of my death, ART must follow this nomination,
  - If my nomination isn't valid at the time of my death, ART will determine who gets my super,
- All of my nominated beneficiaries must be valid at the time of my death for ART to process them. If any of them are invalid when I die, all my nominations will become invalid,
- My nomination will become invalid if ART has evidence I had a current domestic violence order against a nominated beneficiary, or a nominated beneficiary has been charged with a criminal offence associated with my unlawful death and ART determines that a resolution of those charges is unlikely within 90 days
- My nomination applies to all of my eligible superannuation benefits held with ART, excluding QSuper accounts or any Corporate plans that are subject to specific death benefit rules. If I'm in a Corporate plan, I confirm I have reviewed the relevant Corporate plan rules prior to making my beneficiary nomination,
  - Generally, if I have an Income account with a valid reversionary nomination, or a Lifetime Pension with a valid Spouse Protection option, these will be processed first. Any remaining super benefits will be distributed according to this binding death benefit nomination, as long as it's valid,
- I can choose whether a nomination expires or not, but it's my responsibility to make sure each nomination remains valid and continues to reflect my wishes,
  - If I choose a nomination that expires, it'll remain in effect for 3 years from the date this form is signed,
  - If I choose a non-expiring nomination, it'll remain in effect until I cancel or change it,
- This nomination replaces any previous binding death benefit nomination form received by ART, and
- By signing this form I consent to the handling of my personal information in accordance with the notice of personal information collection below.

**Please hand write your signature in blue or black pen. We are unable to accept digital signatures on this form.**

**Member to sign here\***  
(Power of Attorney not accepted)



**Full name (print in BLOCK letters)\***

**Date (DD/MM/YYYY)\***

### 5 Witness declaration This form must be signed and dated by both witnesses on the same day as the member.

I declare that:

- The member **signed** and **dated** this Binding Death Benefit Nomination form in my presence.
- I am over 18 years of age.
- I am **not** the member's legal personal representative and I am **not** listed as a beneficiary on this form.

**Please hand write your signature in blue or black pen. We are unable to accept digital signatures on this form.**

**Please return the form to Australian Retirement Trust via Reply Paid 2924 Brisbane Qld 4001 OR [art.com.au/contact-us](http://art.com.au/contact-us)**

**Witness 1 to sign here\***



**Witness 1 (please print your full name)\***

**Date (DD/MM/YYYY)\***

**Witness 2 to sign here\***



**Witness 2 (please print your full name)\***

**Date (DD/MM/YYYY)\***

**Note:** If emailing your form, we are unable to accept photographs, screen shots or images captured via scanning applications (e.g. CamScanner).

The purpose for which we collect your information is to provide superannuation benefits, administer your benefits, and provide related services, information, and offers to you. This includes processing your application, managing your participation in Australian Retirement Trust, providing you with information about your benefits and our available services, and ensuring you receive your entitlements.

We will generally collect your personal information directly from you, your authorised representatives, your employer or other third parties, such as the Australian Taxation Office (ATO). If the information we request is not provided, we may be unable to properly administer your benefits and notify you about your entitlements.

We may disclose your personal information to entities within the Australian Retirement Trust Group, our service providers and advisers, medical and health professionals, regulators and government bodies, or to other third parties if we need to or if you have given consent to the disclosure. This includes but is not limited to the Fund's administration service provider, insurers, auditors and legal advisers. We also might be required by law to disclose information about you, for example to government bodies such as the ATO. We may also disclose information to third-party service providers in various countries, as described in our Privacy Policy.

For more information, please read our Privacy Policy which sets out the types of information we collect and how we collect, hold, use and disclose your personal information. Our Privacy Policy also describes how you can access information about your benefit and personal details, correct any information which is inaccurate or out-of-date, and information on our privacy complaints process. We are committed to respecting the privacy of personal information you give us. Our Privacy Policy may be updated from time to time and is available at [art.com.au/privacy](http://art.com.au/privacy) or by contacting us.

This form has been prepared and issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840 AFSL No. 228975), (Trustee) as trustee of Australian Retirement Trust (ABN 60 905 115 063). This form contains general information only and does not take into account the investment objectives, financial situation or needs of any particular individual. You should consider if the information is appropriate to your own circumstances before acting on it. You should also consider the relevant Product Disclosure Statement (PDS) before deciding to acquire or continue to hold any financial product and also the relevant Target Market Determination (TMD). For a copy of the PDS or TMD visit [art.com.au/pds](http://art.com.au/pds) or contact us for a copy, free of charge.