

# Retirement income streams Nomination of beneficiaries form

Please complete this form to nominate who receives your superannuation benefit in the event of your death. Please complete in pen using **BLOCK** letters. Print 'X' to mark boxes where applicable. Please provide as much information as possible.



## SECTION 1 – PERSONAL DETAILS

Member Number (if already a member)	Date of Birth (DDMMYYYY)
<input type="text"/>	<input type="text"/>
Surname	Title
<input type="text"/>	<input type="text"/> Mr <input type="text"/> Mrs <input type="text"/> Miss <input type="text"/> Ms <input type="text"/> Dr
Given Names	Gender
<input type="text"/>	<input type="text"/> Male <input type="text"/> Female
Residential Address	
<input type="text"/>	
<input type="text"/>	
Town/Suburb/City	State Postcode
<input type="text"/>	<input type="text"/> <input type="text"/>
Phone Number (BH)	Phone Number (AH) Mobile Number
<input type="text"/>	<input type="text"/> <input type="text"/>
Email	
<input type="text"/>	

## SECTION 2 – NOMINATIONS

See the *Additional information* section for further details on reversionary and preferred beneficiaries and read the *Short-Form Product Disclosure Statement (Short-Form PDS) – Retirement income streams* and the *Prime Super's retirement options* brochure for full details on Prime Super's estate planning options.

### NOMINATION OF BENEFICIARIES

If you die while invested in either of Prime Super's retirement income stream products, the money remaining in your account is not lost.

You can decide what happens to the remainder of your money by nominating **a reversionary beneficiary**.

If you nominate a reversionary beneficiary, they will automatically continue to be paid from your income stream when you die, or alternatively, they may choose to withdraw your remaining balance as a lump sum.

If you die without nominating a reversionary beneficiary or if the person(s) you nominate as a reversionary beneficiary does not qualify to receive payments under the law at the time you die, the Trustee will pay the balance of your account to either your preferred beneficiaries (see overleaf), your estate or as directed or permitted by the relevant law at the time. Please note: you can only nominate **one** reversionary beneficiary.

**Do you wish to nominate a reversionary beneficiary?** (Please **tick** one) ☐ YES ☐ NO

Member Number (if already a member)	Date of Birth (DDMMYYYY)
<input type="text"/>	<input type="text"/>
Surname	Title
<input type="text"/>	<input type="text"/> Mr <input type="text"/> Mrs <input type="text"/> Miss <input type="text"/> Ms <input type="text"/> Dr
Given Names	Gender
<input type="text"/>	<input type="text"/> Male <input type="text"/> Female
Residential Address	
<input type="text"/>	
<input type="text"/>	
Town/Suburb/City	State Postcode
<input type="text"/>	<input type="text"/> <input type="text"/>
Phone Number (BH)	Phone Number (AH) Mobile Number
<input type="text"/>	<input type="text"/> <input type="text"/>
Email	
<input type="text"/>	

If you have not nominated a reversionary beneficiary and you would like to nominate additional beneficiaries to receive your benefit in the event of your death, please complete the section below.

Having read the *Short-Form PDS*, I wish to nominate the following preferred beneficiaries to receive the balance of my income stream account should I die and there is no reversionary beneficiary eligible to receive my benefit subject to the relevant law at the time of my death.

Or

1 Full Name

Address

Town/Suburb/City  State  Postcode

Type of Dependant

Phone Number (BH)  Phone Number (AH)

Mobile Number  Date of Birth (DDMMYYYY)  % of benefit .00%

2 Full Name

Address

Town/Suburb/City  State  Postcode

Type of Dependant

Phone Number (BH)  Phone Number (AH)

Mobile Number  Date of Birth (DDMMYYYY)  % of benefit .00%

3 Full Name

Address

Town/Suburb/City  State  Postcode

Type of Dependant

Phone Number (BH)  Phone Number (AH)

Mobile Number  Date of Birth (DDMMYYYY)  % of benefit

- 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 who will receive your superannuation benefit when you die.
- Should be updated if your circumstances change.
- Requires no witness signatures.

### SECTION 3 – MEMBER DECLARATION

I declare that the beneficiaries nominated by me on this form are people who I understand may receive my Death benefit in the event of my death, but I acknowledge that the Trustee of Prime Super is not bound by my nomination.

Full Name \_\_\_\_\_

[illegible]

Member Signature \_\_\_\_\_

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Date (DDMMYYYY)

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## ADDITIONAL INFORMATION

**You can make your nomination online**

To nominate your preferred beneficiary online visit **[www.primesuper.com.au](http://www.primesuper.com.au)**. You will need to log on to your Member Account and complete the *Preferred nomination of beneficiaries form* online. Your preferred death benefit nomination will only become effective once we receive it and if all the required information has been provided.

### Further details

If you need to make a more detailed nomination, please prepare a letter which meets all the conditions in the checklist below:

You must:

- Provide full details of your nominated beneficiaries (if you nominate your estate, record “legal personal representative”).
- Clearly state the percentage of the benefit to be paid to each nominee. Percentages must be whole numbers and must add up to 100%. For example, if you split between 3 people, you may wish to show the percentages as 33%, 33% and 34%.
- Sign and date the nomination.
- Send the nomination to: **Prime Super Locked Bag 5103 Paramatta NSW 2124**

Please consider your options and circumstances carefully and seek help from a licensed financial planner before making or altering a death benefit nomination.

## A REVERSIONARY BENEFICIARY

A reversionary beneficiary must be:

- your spouse (including de facto);
- a child (including a step-child) who is:
  - under 18;
  - between 18 and 24 (inclusive) and financially dependent; or
  - has a disability; and
- another person who is cared for by you or financially dependent on you when you die, where permitted by law.

A reversionary beneficiary has much the same rights as the original beneficiary. Amongst other things they can:

- commute their income stream and be paid a lump sum;
- set their own level of payment within the limits imposed by regulation; and
- set their own investment strategy.

However, rules relating to reversionary beneficiaries can change over time and reversionary beneficiaries should seek information and advice on their rights. Generally, where a person receiving a TTR income stream dies, the reversionary beneficiary will receive an allocated income stream in its place.

Should a reversionary beneficiary die before the account is empty, the balance will pass:

- as an allocated income stream to one or more reversionary beneficiaries that they nominate;
- as a lump sum to their estate; or
- as directed or permitted by the relevant law at the time.

## PREFERRED BENEFICIARIES

Any beneficiary you nominate must be either your legal personal representative (i.e. the executor or administrator of your estate) or dependant at the date of your death.

If you nominate your legal personal representative, your benefit will be paid according to your Will (or according to the law of your state or territory if you have no Will).

In terms of Superannuation Law, a dependant is:

- your spouse (including de facto of the same or different sex);
- your children (including biological, step and adopted children, or a child of your spouse);
- any person who is financially dependent on you;

- any person with whom you have an interdependency relationship including:
  - any person with whom you have a close personal relationship and live with where, one or both of you also provides ongoing financial support, domestic support and personal care; and
  - any person with whom you have a close personal relationship where, because of a disability, the above requirements of living together, financial support, domestic support and personal care are not able to be satisfied.

The Trustee has discretion to seek instructions from the court if a beneficiary cannot be clearly determined. When a benefit becomes payable, the Trustee will review the circumstances of your dependants in case there has been a change such as divorce or death. Your death benefit will then be paid to your dependants or beneficiary/ies as the Trustee, in its absolute discretion, shall direct.

## YOUR PRIVACY

The information you provide on this form is collected by and held for Prime Super by the fund Administrator, and may be disclosed to third parties who are involved in activities related to your membership or provided to lawfully authorised government agencies in accordance with the Australian Privacy Principles of the *Privacy Act 1988 (Cth)*. We only use the information for the purpose of administering your membership or related purposes. For further information about privacy or to obtain a free copy of our Privacy Policy, please visit our website [www.primesuper.com.au](http://www.primesuper.com.au), contact us on 1800 675 839, write to us at Locked Bag 5103, Parramatta, NSW 2124 or email us at [administration@primesuper.com.au](mailto:administration@primesuper.com.au).

## WHERE TO SEND THIS FORM

If you have made a binding nomination/s, you must return this form to us via **mail** at the address below. If you have made a preferred nomination/s, you can return the form via mail, fax or email.

**Mail** Prime Super  
Locked Bag 5103  
Parramatta NSW 2124

**Freecall** 1800 675 839

**Fax** 1800 023 662

**Email** [administration@primesuper.com.au](mailto:administration@primesuper.com.au)

If you have any questions about this form or Prime Super please call us on **1800 675 839** (8.00am to 8.00pm Monday-Friday Sydney time).