

Nominate or cancel a beneficiary

Make a non-binding or a binding non-lapsing nomination for your Vanguard Super account or change or cancel your existing nomination.

What do I need to do?

- Complete this form.

If you are making or cancelling a binding non-lapsing nomination:

- Sign and date this declaration in the presence of two witnesses, who must also sign and date the witness declarations on the same day as you (witnesses must be 18 years of age or older and must not be beneficiaries nominated on this form).

Nominating your beneficiaries

Nominating your beneficiaries provides more certainty about who receives your benefit if you die. You can make a binding death benefit nomination or a non-binding death benefit nomination. The nomination that's most appropriate for you will depend on your personal circumstances, so you may want to discuss this with a financial adviser.

Non-binding nominations

A non-binding nomination is a way of sharing your wishes with the Trustee. It tells us how you'd prefer your death benefit to be distributed and in what proportions, and we will take your preferences into account when deciding how to distribute your benefit.

However, it doesn't guarantee that your death benefit will be paid exactly according to your wishes. For example, the Trustee may change the proportions of death benefit to be received by your nominees, or may include other dependants (if applicable), not named in your nomination, in the distribution of your death benefit.

Any non-binding nomination you make lasts forever; it doesn't expire and doesn't need to be updated periodically. However, if your circumstances or preferences change, you may change or revoke your nomination if you wish to at any time.

Need help?

Call us on 1300 655 101 or visit www.vanguard.com.au/super.

Vanguard Super Pty Ltd (ABN 73 643 614 386 AFS Licence 526270) is the Trustee of Vanguard Super (ABN 27 923 449 966).

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Important!
For Vanguard Super
TransitionSmart and
SaveSmart accounts:

If you nominated a reversionary beneficiary when you opened your account, you cannot use this form to change or cancel your original nomination.

Please contact us on 1300 655 101 for further information if required.

Binding nominations

As the name suggests, a binding nomination is legally 'binding' on the Trustee. As long as your nomination is a valid nomination and in effect at the date of your death, the Trustee must distribute your death benefit according to your wishes.



Important!

Vanguard Super offers a non-lapsing binding nomination—once made, the nomination doesn't expire. However if your circumstances or preferences change, you can change or revoke your nomination if you wish to at any time.

Nominating a non-lapsing binding beneficiary

It's your way of notifying the Trustee of your wishes for your death benefit in Vanguard Super to be paid to the people you nominate in this form.

Before you make a decision about making a binding beneficiary nomination, you should read the *Your super guide* and/or *Investing your pension account guide*, available at vanguard.com.au/super/documents.

If you make a binding beneficiary nomination and it is valid and in effect at the time of your death, the Trustee of Vanguard Super will generally be bound to follow your instructions.

You can make binding beneficiary nominations at any time. The Trustee may

consent to your nomination if your nomination satisfies the requirements described in the following sections.

If, at the time of your death, your binding beneficiary nomination isn't valid, Vanguard Super may pay your death benefit to your dependants and/or your estate.

Making a non-lapsing binding nomination valid

All binding nominations made to Vanguard Super are non-lapsing. This means the nomination does not expire.

Selecting this nomination will generally mean that your benefit will be paid as you have directed, so long as the nomination remains valid and in effect. It is therefore important that you regularly review your nomination to make sure it reflects your current personal circumstances (see below).

To make a valid non-lapsing binding nomination you must:

- complete this form;
- sign and date this form in the presence of two witnesses, who must also sign and date the witness declarations on the same day as you. The witnesses must be 18 years of age or older and must not be beneficiaries nominated on this form.

For your non-lapsing binding nomination to be effective, the form must be:

- validly completed and
- received and consented to by the Trustee prior to your death.

How this nomination will apply to your accounts

This nomination only applies to the account shown in Section 1. If you have more than one account, you will need to complete a separate nomination form for each account. Other accounts could include additional super accounts, or income stream accounts.

If you nominate more than one beneficiary and/or your legal personal representative, your nominations **MUST** add up to 100%. Your nomination(s) will be invalid if the total is not 100%.

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No decimals are allowed. If, for example, you want to split your death benefit into thirds, you should round the split to the nearest whole percentage e.g. 33%, 33% and 34%.

If you wish to nominate more than four beneficiaries, please provide the necessary beneficiary and witness details on another form or in a separate letter, which is signed and witnessed, and attached to this form.

The Trustee must consent to the nomination

Before completing a non-lapsing binding nomination it is important to be aware that under the trust deed, the Trustee must consent to your nomination, both at the time your nomination is provided and at the time of your death.

The Trustee must provide its consent at the time the form is submitted, unless the Trustee is made aware that you did not understand the consequences of making a non-lapsing binding nomination. Where the Trustee does not provide its consent at the time that the form is submitted, the nomination is invalid and we will notify you if this is the case.

If the Trustee has provided its initial consent at the time of accepting the form and has not revoked its consent, then in event of your death, the Trustee must provide its further consent to the nomination contained in the form unless, you have:

- married or entered into a civil union, civil partnership or any form of legally registered relationship;
- divorced; or
- separated on a permanent basis from a person who the Member (Member is 'you' in the paragraph) has married or with whom the Member has entered into a civil union, civil partnership or any form of legally registered relationship,

in which case the nomination is revoked and the Trustee must pay your death benefit to one or more of your dependants or legal personal representative.

However, if the Trustee provides its further consent, then the Trustee must pay the death

benefit in accordance with the non-lapsing binding nomination.

Who can I nominate?

For your nomination to be valid, the people you may nominate must be one or more of the following at the time of your death:

- your spouse or de facto spouse (whether of the same sex or a different sex)
- your children, including step, adopted and ex-nuptial children
- any person(s) financially dependent on you
- a person in an interdependency relationship with you
- your legal personal representative – the executor or administrator of your estate.

Spouse/de facto

- a person to whom you're legally married, or
- a person, whether of the same sex or different sex, with whom you're in a relationship that is registered under a relevant prescribed Australian State or Territory law, and
- a person (whether of the same sex or a different sex) to whom you're not legally married, but who lives with you on a genuine domestic basis as a couple.

Legal personal representative

Your legal personal representative is the executor of your Will or the administrator of your estate. You can nominate your legal personal representative to receive the whole or part of your death benefit. If you nominate your legal personal representative in your binding death benefit nomination, your benefit will form part of your estate and be distributed in accordance with your Will (if you have one), or in accordance with the laws that govern people who die without a Will. You don't need to provide us with details of your legal personal representative. Your legal personal representative is determined at the time of your death, so we'll confirm that information then.

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Interdependency relationship

An interdependency relationship exists between you and another person if you have a close personal relationship, you live together and one or each of you provides the other with financial support, domestic support and personal care.

An interdependency relationship can also arise between two people if they have a close personal relationship (and satisfy the requirements mentioned above), but they don't live together because either one or both of them suffer from a physical, intellectual or psychiatric disability.

How to cancel or change your nomination

You can use this form to cancel or change an existing nomination at any time.

Non-binding cancellations or changes

- If you wish to **cancel** an existing non-binding nomination, complete sections 1, 4 and 5a of this form.
- If you wish to **change** an existing non-binding nomination, complete sections 1, 3 and 5a of this form. **It's important to note, that any new nominations will cancel any existing nominations.**

Non-lapsing binding cancellations or changes

To cancel or change your non-lapsing binding nomination simply complete this form and have it signed and dated in the presence of two witnesses as outlined below.

- If you wish to cancel an existing non-lapsing binding nomination, complete sections 1, 4, 5a and 5b of this form.
- If you wish to change an existing non-lapsing binding nomination, complete sections 1, 3, 5a and 5b of this form, It's important to note, that any new nominations will cancel any existing nominations.

Vanguard Super Privacy summary

Protecting your privacy is important to us. We collect, use and disclose personal information to manage your super account and give you information about your super. If the information we request isn't provided, we may not be able to manage and administer your super.

We may use this information to notify you about Vanguard Super and other products and services. Please call the Vanguard Client Services team if you don't want to receive marketing material. We may disclose your information to other organisations to manage your super such as service providers to Vanguard Super (for example, the Fund's administrator, Insurer, auditors and legal advisors). We may also disclose your information to your employer.

Our Privacy Policy and Privacy Collection Statement sets out more details about how we collect and manage your personal information, how to correct any information which is inaccurate or out of date, and our privacy complaints process.

You can read our Privacy Policy and Privacy Collection Statement at vanguard.com.au/personal/en/privacy or call our team for a copy.



Important!

It's important you review your nominations regularly to make sure it is still appropriate for your circumstances and reflects your wishes.



Did you know?

you can change or cancel your non-binding nominations at any time simply by logging into Vanguard Online.

Need help?

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How to return this form?

1. Online:

Simply download, complete and upload the form into Vanguard Online via secure message, or

2. Mail:

Return your completed form to:
Vanguard Super
Reply Paid 93158
Collins St East, VIC 8003



Important

It's worth noting we can't accept any forms with alterations. For the nomination to be valid, you must complete, sign and date this form correctly. The form must be signed and dated by two witnesses on the same date that you sign the form. If you make a mistake, you should complete a new form.



Want to chat to someone?

If you'd like to chat through the process, or have any of the above steps explained, feel free to call us on 1300 655 101, Monday to Friday, 8:00am to 6:00pm (AET).

Need help?

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Please complete this form in blue or black pen using **CAPITAL** letters.

Section 1. Your personal details

The member details you provide should match your current details held by Vanguard Super. If you have any changes to make to your personal details, you should make these changes either through Vanguard Online, by completing a Change my details form or by calling Vanguard Super on 1300 655 101.

Date of birth (DD/MM/YYYY) <input type="text"/>	Member number <input type="text"/>
First name <input type="text"/>	
Surname <input type="text"/>	
Residential address <input type="text"/>	
Suburb <input type="text"/>	
State <input type="text"/>	Postcode <input type="text"/>
Mobile <input type="text"/>	
Email address <input type="text"/>	

Section 2. Beneficiary options

Please select which beneficiary option you would like to make.

<input type="checkbox"/>	Non-binding nomination
<input type="checkbox"/>	Binding non-lapsing nomination

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Section 3. Nominate or change your beneficiaries.

I would like to make the following nomination(s). These instructions replace any previous nomination(s) made.

Note: If you nominate more than one beneficiary and/or your legal personal representative, your nominations MUST add up to 100%. If you wish to nominate more than four beneficiaries, please provide the necessary beneficiary and witness details on another form or in a separate letter, which is signed and witnessed, and attached to this form.

Beneficiary No. 1

First name		
<input type="text"/>		
Surname		
<input type="text"/>		
Residential address		
<input type="text"/>		
Suburb		
<input type="text"/>		
State	Postcode	Contact tel no.
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth (DD/MM/YYYY)		% of benefit
<input type="text"/> / <input type="text"/> / <input type="text"/>		<input type="text"/> %
Relationship		
<input type="checkbox"/> Spouse/ de facto	<input type="checkbox"/> Child	<input type="checkbox"/> Financial dependent
<input type="checkbox"/> Interdependency relationship		
<input type="checkbox"/> Legal personal representative		

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Nominate or cancel a beneficiary

Section 3 (cont). Nominate or change your beneficiaries.

Beneficiary No. 2

First name		
<input type="text"/>		
Surname		
<input type="text"/>		
Residential address		
<input type="text"/>		
Suburb		
<input type="text"/>		
State	Postcode	Contact tel no.
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth (DD/MM/YYYY)		% of benefit
<input type="text"/>		<input type="text"/> %
Relationship		
<input type="checkbox"/> Spouse/ de facto	<input type="checkbox"/> Child	<input type="checkbox"/> Financial dependent
<input type="checkbox"/> Interdependency relationship		
<input type="checkbox"/> Legal personal representative		

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Nominate or cancel a beneficiary

Section 3 (cont). Nominate or change your beneficiaries.

Beneficiary No. 3

First name		
<div></div>		
Surname		
<div></div>		
Residential address		
<div></div>		
Suburb		
<div></div>		
State	Postcode	Contact tel no.
<div></div>	<div></div>	<div></div>
Date of birth (DD/MM/YYYY)		% of benefit
<div> / </div>		<div> %</div>
Relationship		
<div></div> Spouse/ de facto	<div></div> Child	<div></div> Financial dependent
<div></div> Interdependency relationship		
<div></div> Legal personal representative		

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Section 3 (cont). Nominate or change your beneficiaries.

Beneficiary No. 4

First name			
<input type="text"/>			
Surname			
<input type="text"/>			
Residential address			
<input type="text"/>			
Suburb			
<input type="text"/>			
State	Postcode	Contact tel no.	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Date of birth (DD/MM/YYYY)		% of benefit	
<input type="text"/> / <input type="text"/> / <input type="text"/>		<input type="text"/> %	
Relationship			
<input type="checkbox"/> Spouse/ de facto	<input type="checkbox"/> Child	<input type="checkbox"/> Financial dependent	<input type="checkbox"/> Interdependency relationship
<input type="checkbox"/> Legal personal representative			

Section 4. Cancelling your nomination.

<input type="checkbox"/> I wish to cancel my previous nomination
Note: If you are cancelling a non-lapsing binding nomination, you will need to have this form sign and dated in the presence of two witnesses on the same day as you – refer to Section 5b.
If you have completed Section 3 above, you do not need to complete this section.
It's important to note, that any new nominations will cancel any existing nominations.

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Section 5a. Declaration

Member declaration

If making a new non-lapsing binding nomination:

By signing this form I declare that:

- My answers to all the questions on this form are true and correct.
- I have read and understood the information about the consequences of making a non-lapsing binding nomination in the *Vanguard Super SaveSmart Product Disclosure Statement* and *Your super guide* and/or the *Vanguard Super SpendSmart and TransitionSmart PDS* and *Investing your pension account guide* available at vanguard.com.au/super/documents.
- I understand that my nomination will only be valid if the beneficiaries listed are my spouse, child, financial dependant, interdependent or legal personal representative of my estate when I die, and the nomination is signed by me in the presence of two witnesses who are 18 years of age or older and not listed as beneficiaries.
- I understand that my nomination is not binding until it is received and accepted by Vanguard Super.
- I understand that if my nomination is not valid, or if it is not received by Vanguard Super before I die, then the trustee of Vanguard Super will decide how my death benefit will be paid.
- I understand that it is my responsibility to regularly review my non-lapsing nomination, and that I can cancel or amend my nomination at any time.
- I have read and understood the Vanguard Super Privacy summary in this form and understand the latest version of the Privacy Policy and Privacy Collection Statement is available online at vanguard.com.au/personal/en/privacy.

If making a new non-binding nomination:

By signing this form I declare that:

- My answers to all the questions on this form are true and correct.
- I have read and understood the information about the consequences of making a non-binding nomination in the *Vanguard Super SaveSmart Product Disclosure Statement* and *Your super guide* and/or the *Vanguard Super SpendSmart and TransitionSmart PDS* and *Investing your pension account guide* available at vanguard.com.au/super/documents.
- I understand that my nomination will only be valid if the beneficiaries listed are my spouse, child, financial dependant, interdependent or legal personal representative of my estate when I die, and the nomination is signed by me.
- I understand that it is my responsibility to regularly review my non-binding nomination, and that I can cancel or amend my nomination at any time. I have read and understood the Vanguard Super Privacy summary in this form and understand the latest version of the Privacy Policy and Privacy Collection Statement is available online at vanguard.com.au/personal/en/privacy.

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Section 5a (cont). Declaration.

If cancelling an existing non-lapsing binding nomination:

By signing this form I declare that:

- My answers to all the questions on this form are true and correct.
- I have read and understood the information about the consequences of cancelling a non-lapsing binding nomination in the *Vanguard Super SaveSmart Product Disclosure Statement* and *Your super guide* and/or the *Vanguard Super SpendSmart and TransitionSmart PDS* and *Investing your pension account guide* available at vanguard.com.au/super/documents.
- I understand this cancellation is not effective until it is received by Vanguard Super.
- I understand that if I have not made any type of death benefit nomination, the Trustee of Vanguard Super will decide how my death benefit will be paid.
- I have read and understood the Vanguard Super Privacy summary in this form and understand the latest version of the Privacy Policy and Privacy Collection Statement is available online at vanguard.com.au/personal/en/privacy.

Signature (please use BLACK pen to sign)

X

Date (DD/MM/YYYY)

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Need help?

Call us on 1300 655 101 or visit www.vanguard.com.au/super.

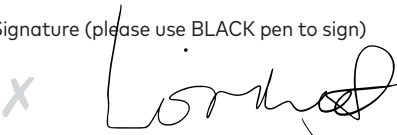
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Section 5b. Witness declarations — for non-lapsing binding nominations only

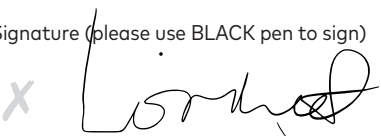
Witness 1

I declare that I am 18 years of age or older, am not a named binding beneficiary, and this nomination was signed and dated by the member in my presence.

First name	
<input type="text"/>	
Surname	
<input type="text"/>	
Signature (please use BLACK pen to sign)	Date (DD/MM/YYYY)
<input checked="" type="checkbox"/> 	<input type="text"/>

Witness 2

I declare that I am 18 years of age or older, am not a named binding beneficiary, and this nomination was signed and dated by the member in my presence.

First name	
<input type="text"/>	
Surname	
<input type="text"/>	
Signature (please use BLACK pen to sign)	Date (DD/MM/YYYY)
<input checked="" type="checkbox"/> 	<input type="text"/>

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Vanguard **Super**

**Vanguard Super**

PO Box 18031

Collins St East, VIC 8003



1300 655 101



www.vanguard.com.au/super

Important information

The information provided is general in nature and doesn't take into account your personal financial objectives, situation or needs. You should consider your objectives, financial situation or needs and the Product Disclosure Statement (PDS) and Target Market Determination (TMD) before making any decision about Vanguard Super. The PDS and TMD can be accessed free of charge at vanguard.com.au/super or by calling 1300 655 101.

Vanguard[®]

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