

Death Benefit Nomination

This form is to indicate to the Trustee who you want to receive your death benefit. This nomination form is not a will and is not a substitute for a will. It is important that you keep your will up to date. Please read the *Important Notes* before completing this form. This nomination will replace all existing nominations in place with Maritime Super (including any Reversionary Beneficiary nomination if you make a binding nomination, unless you are a pre-1 March 2009 Stevedoring Employees Retirement Fund (SERF) pension member).

(only for Fixed Term Pension members) Please tick (✓) this box if you would like to authorise the immediate reinstatement of your revoked Reversionary Beneficiary nomination for your Allocated Pension or WISP.

TO MAKE A BINDING NOMINATION Complete this page, then select **OPTION 1** overleaf and sign in the presence of two witnesses who are 18 years of age or more and who are not nominated as beneficiaries

TO MAKE A NON-BINDING NOMINATION Complete this page, then select **OPTION 2** overleaf. You will only need to have your signature witnessed if you would like to replace an existing binding nomination.

Please complete and sign this form and return to: Maritime Super, Locked Bag 2001, QVB Post Office NSW 1230.

Your Personal Details – this section is for the Member's details, NOT the beneficiary's details

Membership Category

Stevedores division

Seafarers division

Maritime Super division

Member Number

Title (Mr/Mrs/Ms/Miss etc)

Gender

Male

Female

Surname

Given Names

Residential Address

Postal Address (if different from above)

Date of Birth

 / /

Phone Number

Other Maritime Super memberships (Member Number)

Nominate your Beneficiaries

Please note that the allocation between nominees must be clear and must equal 100%.

The nature of the relationship you describe must be one of the categories of 'Dependant' outlined in the *Important Notes*.

If you want 100% of your benefit to be paid to your Estate, insert the name of your Executor and proceed to the next page - you **do not** need to nominate a percentage.

Dependant 1

Full Name of Dependant 1

Date of Birth

 / /

Dependant Relationship

Proportion of Benefit

 %

Dependant 2

Full Name of Dependant 2

Date of Birth

 / /

Dependant Relationship

Proportion of Benefit

 %

Dependant 3

Full Name of Dependant 3

Date of Birth

 / /

Dependant Relationship

Proportion of Benefit

 %

Dependant 4

Full Name of Dependant 4

Date of Birth

 / /

Dependant Relationship

Proportion of Benefit

 %

Legal Personal Representative (i.e. your Estate)

Name of Executor

Proportion of Benefit

 Remainder of Benefit

TOTAL (must equal 100%)

100 %

Select ONE (1) death benefit nomination to apply to your beneficiaries

OPTION 1 - Binding death benefit nomination

I wish to make a binding death benefit nomination and direct the Trustee to pay my nominated beneficiaries in the noted proportions in the event of my death.

Your nomination remains valid (unless you marry, divorce or enter into or end a de facto relationship) for three (3) years from the date you sign it. It should be reviewed regularly, particularly if your circumstances change.

If any nominated beneficiary is not a dependant at the date of your death or your nomination is otherwise not valid your benefit will be paid to one or more of your dependants or your estate, as the Trustee determines.

Under superannuation law, if you make a binding death benefit nomination, you must sign this form in the presence of two witnesses who are eighteen years of age or more and who are not nominated as beneficiaries. All signatures should be made using the same pen and must be signed on the same date.

OPTION 2 - Non-binding death benefit nomination

I wish to make a non-binding death benefit nomination and request that the Trustee consider paying my nominated beneficiaries in the noted proportions in the event of my death.

The Trustee is not bound by this nomination but will take it into account in deciding how and to whom any death benefit will be paid. The Trustee will consider any changes to your personal circumstances and the merits of claims by any Dependants you have not nominated.

You do not need to have your signature witnessed, unless you are replacing a binding nomination.

Member's Declaration

I confirm that I have read and accept the *Important Notes*. I understand that:

- this nomination replaces any previous nomination I have made and applies to all my benefits in Maritime Super
- if this nomination is a binding nomination, it replaces any Reversionary Beneficiary nomination (unless I am a former Stevedoring Employees Retirement Fund (SERF) member who started my pension before 1 March 2009 or I have authorised the reinstatement of my Reversionary Beneficiary nomination for my Allocated Pension or Working Income Support Pension)
- I must regularly review my nomination and ensure that it is up to date; and
- I can only change, revoke or amend my death benefit nomination by completing a new *Death Benefit Nomination form*.

In the event of making a binding nomination, I understand that this nomination is binding on the Trustee if it is valid at the date of my death.

Member's Signature

Date

Attestation of Witnesses (for all binding nominations and for non-binding nominations that replace binding nominations)

The Member has signed this form in the presence of both of us at the same time, as attested and signed by us as witnesses in the presence of the Member and each other.

WITNESS 1

Signature

Date

Full Name

Date of Birth

Address

WITNESS 2

Signature

Date

Full Name

Date of Birth

Address

IN ORDER FOR THIS NOMINATION TO BE VALID, IT MUST BE RECEIVED BY THE TRUSTEE ON A SINGLE PIECE OF PAPER WITH ORIGINAL SIGNATURES. YOU CANNOT FAX THIS FORM.

Privacy information and consents

Personal information is collected from or in respect of you to enable Maritime Super to administer your benefits. If you do not supply the required information, we may not be able to do so (and may be unable to action your requests). We may disclose this personal information to a number of parties, such as the administrator of the Fund, your employer(s), Maritime Super's professional advisers, insurer(s) and service providers, as required by law and/or as authorised by you. You may be entitled to gain access to personal information we may have on file in respect of you. If you wish to obtain access or have a complaint, please contact Member Services on 1800 757 607.

Understanding who receives your superannuation benefit in the event of your death is important. Please read through the following information carefully before completing a *Death Benefit Nomination form*.

What are my options for my death benefit?

Under the rules of the Fund, you have two options for advising us how you would like your death benefit paid. Please read the information tabled below regarding the available options before completing your nomination form.

	OPTION 1 - Binding death benefit nomination	OPTION 2 - Non-binding death benefit nomination
Who gets my benefit in event of my death?*	If, at the time of your death, you have made a binding nomination which is valid under super law and nominates dependants or your estate, the Trustee of the Fund must pay your benefit in accordance with your nomination. If your nomination has lapsed or your benefit cannot be paid in accordance with your binding nomination, it will be paid to one or more of your dependants or your estate, at the discretion of the Trustee. However, the Trustee will consider your nomination as an expression of your wishes.	The Trustee of the Fund will seek to determine all dependants and considering your nomination, determine to whom and in what proportions to pay your benefit.
What is a valid nomination?	<p>Your nomination must:</p> <ul style="list-style-type: none"> be in writing using the <i>Death Benefit Nomination form</i> clearly show the full name and the proportion of the benefit to be paid to each person nominated and add up to 100% be signed and dated by you in the presence of two adult witnesses who are not nominated and the original form on a single piece of paper must be received by us nominate dependants (who must also be dependants at the date of your death) or your estate be no more than 3 years old, and you must not have married, divorced, started or finished an opposite- or same-sex de facto relationship after signing the nomination. <p>By confirming the receipt of your nomination, the Trustee is not confirming that it is valid in all respects. Because a member's circumstances can change, the Trustee cannot fully check the validity of a nomination until after the death of a member.</p>	<p>Your nomination must:</p> <ul style="list-style-type: none"> be in writing using the <i>Death Benefit Nomination form</i> clearly show the full name and the proportion of the benefit you wish to be paid to each person nominated and add up to 100% be on a single piece of paper, be signed and dated by you and the original form be received by us. <p>Note: by confirming receipt of your nomination, the Trustee is not confirming that it is valid in all respects. Because a member's circumstances can change, the Trustee cannot fully check the validity of a nomination until after the death of a member.</p>
How long is my nomination valid?	<p>Your nomination is valid for 3 years from the date you sign the form. However, it will be invalidated earlier if, after making the nomination, you:</p> <ul style="list-style-type: none"> marry, divorce or start or finish an opposite- or same-sex de facto relationship any nominees pre-decease you; or you cancel your nomination in writing 	Your nomination is valid from the date we receive it and will remain valid until you instruct us otherwise.
Is there anything else I should know?	<p>It is important to update your nomination every 3 years and when your circumstances change. If your nomination is valid, the Trustee will be bound by your binding nomination, even if your circumstances have changed. If your binding nomination becomes invalid, we will treat it as a non-binding nomination. It is therefore important to update your nomination every 3 years and when your circumstances change. Maritime Super will confirm your nomination on your Member Statement, but ultimately the responsibility to update your nomination lies with you.</p> <p>The Trustee may be unable to pay a death benefit in accordance with a binding nomination if the Trustee is:</p> <ul style="list-style-type: none"> subject to a Court order (such as a Family Court order) preventing payment of the benefit; or aware you were subject to a Court order that prohibited or restricted you from giving a binding nomination or required you to amend or revoke such a nomination. 	Because the nomination is not binding, the Trustee will consider any changes to your circumstances after making the nomination and will consider claims by any of your dependants you have not nominated.

* If you are a pension member and a valid Reversionary Beneficiary nomination is in place at the time of your death, your pension benefit will revert to your Reversionary Beneficiary and there will be no remaining benefit to pay in accordance with your Death Benefit Nomination. Lifetime pensioners and Fixed Term Income pensioners are not able to nominate beneficiaries to receive their benefit – refer to the Important Notes overleaf. Special nomination rules apply to some Division B Teekay Defined Benefit Members and Division C Trident Defined Benefit Members. Call Member Services on 1800 757 607 for more information.

Who can I nominate?

A 'dependant' means:

- your spouse (including an opposite- or same-sex de facto partner)
- your children (including children over 18, step-children, adopted children, ex-nuptial children, children of a same-sex relationship, children of an opposite- or same-sex de facto partner, IVF children and children born under certain surrogacy arrangements)
- anyone financially dependent on you; and
- anyone who, in the opinion of the Trustee, is in an 'interdependency relationship' with you. 'Interdependency relationship' describes a close personal relationship between two people who live together, where one or both of them provide the other with financial support and domestic support and personal care (or are prevented from living together and providing mutual financial support, domestic support and personal care because one or both suffers from a physical, intellectual, psychiatric or other disability).

The 'legal personal representative' for your estate generally means the Executor of your will or the Administrator of your estate where you have not left a valid will. If you nominate your estate to receive your death benefit and your nomination is binding and valid at the time of your death, your benefit will be paid to your estate even if you have changed the persons you have nominated as your Executor in your will.

Notice for Fixed Term Income and Lifetime pensioners (in the Seafarers and Stevedores divisions)

Please note that Fixed Term Income and Lifetime pensioners cannot nominate a beneficiary for receipt of their benefit on death. Under superannuation law, any death benefit which becomes payable must be paid to the estate of this member – please contact Member Services if you require further information. These pensions started in the Stevedoring Employees Retirement Fund (SERF) or the Seafarers Retirement Fund (SRF) before 1 March 2009.

Notice for Allocated Pension and Working Income Support Pension (WISP) members who have made a Reversionary Beneficiary nomination

If you are an Allocated Pension or WISP member and you make a binding death benefit nomination, any Reversionary Beneficiary nomination you have made will be revoked (unless you are a pre-1 March 2009 SERF pension member). Pre-1 March 2009 SERF pension members cannot change or revoke the nomination of a Reversionary Beneficiary after the commencement of the pension.

Other Allocated Pension and WISP members can change their Reversionary Beneficiary by completing the *Change of Reversionary Beneficiary Nomination form* which is available from our website at www.maritimesuper.com.au.

Notice for Fixed Term Pension members who have a Reversionary Beneficiary nomination for their Allocated Pension or WISP

If you are a Fixed Term Pension member and you make a binding death benefit nomination, any Reversionary Beneficiary nomination you have made for your Allocated Pension or WISP will be revoked (unless you are a pre-1 March 2009 SERF pension member). Pre-1 March 2009 SERF pension members cannot change or revoke the nomination of a Reversionary Beneficiary after the commencement of the pension.

However, you have the option to authorise on the front page of this form for the immediate reinstatement of your Reversionary Beneficiary nomination.

Where do I send the completed form?

Return your completed (and original) form (which must be printed on a single piece of paper) to Maritime Super, Locked Bag 2001, QVB Post Office, NSW 1230.

Please note that we cannot accept a Death Benefit Nomination by fax or email.