Binding Beneficiary Nomination Form

Who'll get your super if you die?

You may nominate one or more beneficiaries to receive your superannuation death benefit if you die while you are a member of the Mercer Super Trust (Mercer Super) by making a **non-lapsing binding death benefit nomination**. A binding nomination requires the trustee of Mercer Super to pay your death benefit to the beneficiary or beneficiaries you nominate.

If you make a binding death benefit nomination and it is still valid and in effect at the time of your death, the trustee of Mercer Super will be bound to follow it and must pay your death benefit to the beneficiaries you have nominated in the proportions you specify.

Please note: your nomination will not expire unless you revoke or amend it.

You can change your binding death benefit nomination at any time. As your personal circumstances change, it's important to to keep your nomination up-to-date.

For more information, refer to the Beneficiaries Fact Sheet available at **mercersuper.com.au/pds**

Completing the form

To make or amend a binding death benefit nomination in Mercer Super you must:

- Provide certified identification
- Only nominate one or more of your Dependant* and/or legal personal representative (LPR) of your Estate.
- Clearly specify the percentage of your super that you wish to allocate to each beneficiary, and make sure the total allocation equals 100%.

If you require more details about certified identification refer to the ***'Completing Proof of Identity'*** fact sheet available at **mercersuper.com.au/pds** or call the Helpline on **1800 682 525**. If your nomination is properly made, it replaces any previous nomination you may have made, including any nomination of preferred beneficiaries or any previous binding death benefit nomination.

If you wish to revoke an existing binding death benefit nomination and do not wish to make a new nomination, complete Steps 1, 3, 4 and 5 of this form and leave Step 2 blank.

You can also use this form to update the contact details of your existing beneficiary nominations, so we can contact them at the time of your death. Complete Steps 1, 2 & 5.

Please note: Updating the contact details of your existing beneficiary nomination is not considered an amendment to your beneficiary nominations.

What you should know about binding death benefit nominations

If you die without a valid binding death benefit nomination that is in effect at the date of your death, the trustee of Mercer Super must pay your death benefit to one or more of your Dependants* and/or your legal personal representative, in proportions determined by the trustee (unless there is a reversionary beneficiary on your pension income stream account).

Please note that specific distribution rules apply for Mercer SmartRetirement Income in the event that you die without a reversionary beneficiary or binding death benefit nomination that is valid and in effect. Refer to the PDS for more information at **mercersuper.com.au/pds**

A binding death benefit nomination will become invalid if:

- At the time of your death, one or more of the beneficiaries nominated by you have died or is not your Dependant* or LPR,
- Where the governing rules of the fund require the non-lapsing nomination to cease to be valid,
- Where required by Superannuation Law,
- You were legally incapable of making the nomination, or
- The trustee is legally restrained or prohibited from paying your death benefit to one or more of the beneficiaries nominated by you.

Non-lapsing binding death benefit nominations remain in effect until you change or revoke them, or they become invalid for one of the reasons previously mentioned. A nomination may also cease to have effect if you are subject to a Court Order that prohibits you from making a binding death benefit nomination or requires you to amend or revoke your nomination, or if (and for as long as) the trustee is prevented from paying your death benefit in accordance with your nomination.

*See Step 2

If you need help

For assistance or to access the Privacy Policy and your personal information call the Helpline on **1800 682 525** Monday - Friday from 8am to 7pm (AEST/AEDT).

This form can be completed digitally or by hand with a black or blue pen in uppercase with one character per box.
Please note the form must be signed with a pen and submitted by post. The form cannot be signed digitally.

Step 1: Complete your personal details

Title: Mr ◯ Mrs ◯ Ms ◯ Miss ◯ Other

Date of birth D D / M M / Y Y Y Y

Given names

Surname

Postal address

Suburb

State

Postcode

Telephone

Mobile

E-mail

Membership number

Account number

Plan/Product name

Name of your employer

Step 2: Beneficiary details

I direct the trustee of the Mercer Super to: ***(Select one option only)*** ✓

◯ Distribute my death benefit to the following in the proportions shown below, in the event of my death (please attach an additional page if you wish to nominate more than four beneficiaries)

◯ To update the contact details for existing nominations, I confirm the beneficiaries and nominated proportions remain unchanged

Your legal personal representative (LPR) of your Estate

◯ Legal personal representative*

Proportion of benefit %

And/Or

Full name of First Nominee

Relationship to you* ***(Select one option only)*** ✓

◯ Spouse ◯ Child ◯ Financial Dependent ◯ Interdependency Relationship

Address**

Mobile

Date of birth** D D / M M / Y Y Y Y

E-mail

Proportion of benefit %

Step 2: Beneficiary details (continued)

Full name of Second Nominee

Relationship to you* ***(Select one option only)*** ✓

◯ Spouse ◯ Child ◯ Financial Dependent ◯ Interdependency Relationship

Address**

Mobile

Date of birth** D D / M M / Y Y Y Y

E-mail

Proportion of benefit %

Full name of Third Nominee

Relationship to you* ***(Select one option only)*** ✓

◯ Spouse ◯ Child ◯ Financial Dependent ◯ Interdependency Relationship

Address**

Mobile

Date of birth** D D / M M / Y Y Y Y

E-mail

Proportion of benefit %

Full Name of Fourth Nominee

Relationship to you* ***(Select one option only)*** ✓

◯ Spouse ◯ Child ◯ Financial Dependent ◯ Interdependency Relationship

Address**

Mobile

Date of birth** D D / M M / Y Y Y Y

E-mail

Proportion of benefit %

Total proportion of benefit % (must equal 100%) 1 0 0 %

Issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence #235906, the trustee of the Mercer Super Trust ABN 19 905 422 981 ('Mercer Super'). **Address: GPO Box 4303, Melbourne Vic 3001. Tel: 1800 682 525.** MERCER' is an Australian registered trademark of Mercer (Australia) Pty Ltd ABN 32 005 315 917.

Step 2: Beneficiary details (continued)

* The beneficiaries you nominate must be your 'Dependant' or LPR (that is, the executor or administrator of your Estate). 'Dependant' is defined as:

- your spouse as defined in the relevant legislation which generally includes
  - your husband or wife
  - another person (whether of the same sex or not) with whom you are in a registered relationship
  - another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple
- your children as defined in the relevant legislation which generally includes
  - your adopted child, step-child, or ex-nuptial children
  - your spouse's child
  - someone who is a child of you within the meaning of the Family Law Act 1975
- any other person who the trustee considers is wholly or partially financially dependent on you at the time of death, and
- any person you have an interdependency relationship with. Two people may have an interdependency relationship if:

  1. they have a close personal relationship,
  2. they live together,
  3. one or each of them provides the other with financial support, and
  4. one or each of them provides the other with domestic support and personal care.

  An interdependency relationship will also exist between two people if they have a close personal relationship but do not meet the other criteria as listed above (2, 3 & 4) because either or both of them suffer from a physical, intellectual or psychiatric disability or they are temporarily living apart.

  Any amounts paid to your legal personal representative would be distributed according to your will, or if you don't have a will, according to the laws of the jurisdiction in which you resided at the time of your death.

** Please provide the contact address and date of birth for each of your beneficiaries to assist us to contact them in the event of your death.

Step 3: Revoke existing nominations

Use this step if you want to revoke your existing binding nomination only (and you are not making a new nomination)

☐ I wish to **revoke/cancel** my current Binding Death Benefit Nomination. I understand I am not making a new binding nomination as part of this request. Please note: If you revoke your existing binding death benefit nomination and don't replace it with a new one, the trustee must pay your benefit to one or more of your Dependants and/or LPR, in proportions determined by the trustee.

Step 4: Proof of identity

You must provide proof of your identity when you make, amend or revoke a binding nomination.

☐ I have attached certified proof of identity documents. For full details on completing proof of identity,refer to the *'Completing Proof of Identity'* fact sheet available at **mercersuper.com.au/pds** or calling the Helpline.

Please note: If the required supporting documentation is not provided, your request will be delayed.

Your Privacy

We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on **1800 682 525**.

Our Privacy Policy is available to view at **mercersuper.com.au/privacy** or you can obtain a copy by contacting us on **1800 682 525**.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, the fund's administrator, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to our administrator's processing centre in India. Our Privacy Policy lists all other relevant offshore locations.

Our Privacy Policy sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on **1800 682 525** or write to our Privacy Officer, GPO Box 4303, Melbourne, VIC, 3001.

Step 5: Sign the form

By signing this form, I declare that in making this non-lapsing binding nomination I have read this form and acknowledge that:

- My nomination in this form will be legally binding on the trustee of Mercer Super if it is still valid and in effect at the time of my death.
- I understand I may nominate only my dependant(s) and/or my LPR.
- My nomination in this form will be invalid if:
  - It has not been made correctly
  - The beneficiaries nominated are no longer alive or are no longer my Dependants at the time of my death
  - The trustee of the Mercer Super Trust is legally restrained or prohibited from paying my death benefit to one or more of the beneficiaries nominated in this form.
- This nomination will be valid once it has been received and accepted by the trustee of Mercer Super.
- This binding nomination only applies to the accounts listed at Step 1 of this form.
- This nomination is subject to the governing rules of the Mercer Super fund (Trust Deed) and superannuation law.
- A binding nomination cannot be made to an account that has a reversionary beneficiary in place.
- A valid non-lapsing binding death benefit nomination does not expire.
- I can revoke or change my non-lapsing binding death benefit nomination at any time in the form required.
- I am responsible for ensuring this nomination is valid and remains in effect.
- If this nomination is invalid or not in effect at the date of my death, the trustee of Mercer Super must pay my death benefit to one or more of my Dependants and/or LPR in proportions determined by the trustee.
- The information provided within this form will be used by the trustee to contact those nominated to determine whether they are still my Dependants at the time of my death.
- If I use this form to revoke my existing nomination, I understand that any prior binding death benefit nomination will no longer apply once the revocation is accepted/processed.
- If I use this form to update contact details only, I understand this does not revoke or change my existing beneficiary nomination or the proportions nominated.
- If I use this form to make or change a beneficiary nomination (including changing beneficiaries or proportions), I understand it revokes and replaces any previous nominations on my account, to the extent permitted by the Mercer Super Trust rules.
- I consent to my personal information being collected, used and disclosed in the manner set out in the form.

Signature ✗ ______________________ Date D D / M M / Y Y Y Y

Please return your completed form to Mercer Super Trust, GPO Box 4303, Melbourne, VIC 3001.

Please note: If you are making a binding nomination it is a requirement that the original form and your certified identification is posted to the address above. Please do not attempt to email or fax your completed form to us as it cannot be accepted.

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