

2. Nomination of beneficiaries (continued)

2 Full name
[Grid of 30 boxes]
Address
[Grid of 30 boxes]
[Grid of 30 boxes] State [Grid of 3 boxes] Postcode [Grid of 5 boxes]
Type of dependant [Grid of 30 boxes] % of benefit [Grid of 3 boxes].00 %

3 Full name
[Grid of 30 boxes]
Address
[Grid of 30 boxes]
[Grid of 30 boxes] State [Grid of 3 boxes] Postcode [Grid of 5 boxes]
Type of dependant [Grid of 30 boxes] % of benefit [Grid of 3 boxes].00 %

4 Full name
[Grid of 30 boxes]
Address
[Grid of 30 boxes]
[Grid of 30 boxes] State [Grid of 3 boxes] Postcode [Grid of 5 boxes]
Type of dependant [Grid of 30 boxes] % of benefit [Grid of 3 boxes].00 %

5 Full name
[Grid of 30 boxes]
Address
[Grid of 30 boxes]
[Grid of 30 boxes] State [Grid of 3 boxes] Postcode [Grid of 5 boxes]
Type of dependant [Grid of 30 boxes] % of benefit [Grid of 3 boxes].00 %

6 Full name
[Grid of 30 boxes]
Address
[Grid of 30 boxes]
[Grid of 30 boxes] State [Grid of 3 boxes] Postcode [Grid of 5 boxes]
Type of dependant [Grid of 30 boxes] % of benefit [Grid of 3 boxes].00 %

7 Full name
[Grid of 30 boxes]
Address
[Grid of 30 boxes]
[Grid of 30 boxes] State [Grid of 3 boxes] Postcode [Grid of 5 boxes]
Type of dependant [Grid of 30 boxes] % of benefit [Grid of 3 boxes].00 %

2. Nomination of beneficiaries (continued)

! Note that the total proportions nominated must equal 100% and only whole percentages may be used.

* Types of dependants – spouse, child, financial dependant or person who is interdependant. You may also nominate your estate.

8 Full name

Address

State

Postcode

Type of dependant

% of benefit

Total = 100%

3. Your options

a. Please mark one option only and complete the relevant details:

Option 1 - Preferred nomination



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 Russell SuperSolution is not bound by my nomination.

Signature

Date (dd/mm/yyyy)

OR

Option 2 - Binding nomination



The beneficiaries nominated by me on this form are people who I understand will receive my Death Benefit in the event of my death because the Trustee is bound by my nomination as long as my nomination remains valid. I acknowledge that if my nomination becomes invalid or expires, the Trustee is not bound by my nomination.

You need to sign and date your nomination in the presence of two witnesses.

Signature

Date (dd/mm/yyyy)

Witness 1:

Witness name

Signature

Date (dd/mm/yyyy)

Witness 2:

Witness name

Signature

Date (dd/mm/yyyy)

By completing the above, your witnesses make the following declarations:

- » I am at least 18 years of age;
- » I am not a person nominated in the table above; and
- » I have witnessed the signing and dating of this form by the member.

4. Additional information

You should nominate how you would prefer your benefit to be paid in the event of your death.

Who can you nominate

Who can receive your benefit in the event of your death?

You can pay your benefit to:

- » your estate, or
- » nominated beneficiary(ies), or
- » a combination of your estate and your nominated beneficiary(ies).

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

If you nominate your estate or 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).

Who qualifies as a dependant?

In terms of Superannuation Law, the people that you are able to nominate to receive your Death Benefit are:

- » your spouse (including de facto of the same or different sex);
- » your children (including step, adopted, and ex-nuptial 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.

Types of nominations You can choose to make a preferred nomination or binding nomination.

What is a preferred nomination?

- » When you make a preferred nomination 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.

What is a binding nomination?

- » When you make a valid binding nomination, you decide who receives your benefit when you die, and how much of the benefit they receive.
- » Will be treated as a binding nomination for three years from the date the nomination is made. This nomination reverts to being a preferred nomination after the three-year period if the nomination is not extended by lodging a new binding nomination request.
- » Requires two witness signatures. Witnesses must be aged over 18, must not be one of your nominated beneficiaries and must be present when you sign the form. If the witnesses sign and date the form on a different date to your signature, the nomination will be invalid.
- » An invalid binding nomination will be treated as a preferred nomination by the Trustee and will not revoke or replace an existing, valid binding nomination.

Note: If you do not make a valid nomination, the Trustee will have final discretion in deciding who will receive your superannuation benefit when you die.

You should refer to the current Product Disclosure Statement for more information about who qualifies as a dependant and how to make a binding nomination.

It is important to note that each person you nominate must qualify as a dependant.