Making, changing or cancelling a binding death benefit nomination

Follow these instructions to make, change or cancel a binding death benefit nomination.

What's a binding nomination?

A binding nomination instructs Australian Food Super how to pay your death benefit if you die.

As long as it's still valid when it's assessed upon notification of your death, your nomination is legally binding and we must follow it[1]. This is why it's important to consider updating your binding nomination if your circumstances change (marriage, divorce, birth of a child or children, or death of a nominee), so that your benefit will be paid in line with your current wishes.

Who can I nominate?

For a binding nomination to be valid, the people you list at step 5 of this form must be your dependants (at the date of your death) and/or legal personal representative:

- your spouse (including de facto and same sex)
- your children (including step, adopted or ex-nuptial of any age)
- financially dependent[2] on you
- an interdependant (see More about interdependants),or
- your legal personal representative, which means the executor or administrator of your estate.

For every beneficiary you nominate, you can only specify one type of relationship (eg. spouse, child, interdependent or financial dependent).

How long does it last?

This nomination will expire 3 years from the date you sign the form. The expiry date will be shown on your annual statement and in your account online, and you'll be sent reminders prior to the expiry date.

If you do not renew your binding nomination, any death benefits will be paid at the discretion of the Trustee of Australian Food Super to your dependants or legal personal representative.

You can make or change your binding nomination anytime. You'll need to complete a valid *Binding death benefit nomination* form and a new copy can be obtained by calling the Hotline on 1800 808 614.

How do I confirm or renew a binding nomination after the three year term has expired?

You will need to make a new nomination by completing and submitting a new valid Binding death benefit nomination form. Please note that the 3 year term will start again from the date you sign the form.

How do I cancel my binding nomination?

You can cancel your binding nomination at any time. If you wish to cancel your current nomination without making a new nomination please complete steps 1, 2 and 6 of this form and return it to us. Any death benefits will then be paid at the discretion of the Trustee of Australian Food Super to your dependants or legal personal representative.

How do I change my binding nomination?

You can change your binding nomination at any time. To change your current lapsing binding nomination you'll need to complete and submit a new valid Binding death benefit nomination form.

Your existing nomination will be cancelled and replaced by your new nomination.

Does it cost anything?

No. There are no fees for you to make, change or cancel a binding nomination.

What if my nomination is invalid?

If your nomination is invalid when it is assessed upon notification of your death, the Trustee of Australian Food Super will consider your wishes but will use its discretion when paying out your death benefit.

Examples of an invalid binding nomination include:

- your nomination being made more than three years ago; or
- the individuals nominated no longer qualify as your dependants at the date of your death.

1 There may be limited circumstances where Australian Food Super cannot comply with a binding death benefit nomination. This can occur where either you or the Trustee of Australian Food Super are subject to a court order restraining or prohibiting payment in accordance with the binding nomination.

2 As defined by Superannuation law.

More about interdependants

An interdependent relationship generally exists if:

- two people have a close personal relationship which involves a demonstrated and ongoing commitment to a shared life and each other's emotional support and wellbeing; and
- they live together, or are temporarily living apart; and
- one or each of them provides the other with financial support; and
- one or each of them provides the other with domestic support and personal care of a level normally provided in a close personal relationship, rather than by a mere friend or flatmate.

OR

- if they don't live together or provide each other with financial support, domestic support and personal care, it's because one or both of them suffer from a disability.

Two people don't have an interdependent relationship if one of them provides domestic support and personal care to the other and is paid for this or works on behalf of another person or organisation such as a government agency, a body corporate or a benevolent or charitable organisation.

Whether your nominated beneficiaries qualify as your interdependants will be assessed when a claim is made.

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Australian Food Super will pay your death benefit in accordance with your valid binding nomination if it:

- is made to us in writing on the form over the page;
- nominates one or more of your dependants (at the date of your death) or legal personal representative;
- shows the percentage allocated to your nominated beneficiaries adding up to 100%;
- is signed and dated by two people who have witnessed you sign and date the form, are aged 18 years or over and are not nominated as beneficiaries on the form;
- is received by us before your death; and
- has not expired before your death.

To make or change an existing nomination, please complete the form below.

To cancel an existing binding nomination, complete steps 1, 2 and 6 of this form including having your signature witnessed.

To make, renew or change an existing binding nomination, complete steps 1, 3, 4, 5 and 6 of this form.

If all relevant steps on the form are not completed, including having your signature witnessed, your binding nomination will be invalid, and you will need to complete a new form.

Privacy Collection Statement

Please read this Privacy Collection Statement to see how Australian Food Super uses your personal information. Australian Food Super Pty Ltd (ABN 25 002 981 919) of Locked Bag 5390 Parramatta NSW 2124, collects your personal information (PI), including sensitive information, to operate, and administer your super account (including insurance) or retirement income account, improve our products and services and keep you informed. If we can't collect your PI we may not be able to provide these services. PI is collected from you but sometimes from third parties like your financial adviser (if applicable). We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, being a part of MUFG Pension & Market Services Holdings Ltd), our insurer (TAL Life Limited, ABN 70 050 109 450, AFSL 237848), service providers as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers and, where applicable to your circumstances, by third party service providers of your financial adviser.

Our Privacy Policy details how to access and change your PI, as well as our privacy complaints process. For complete details go to www.ausfoodsuper.com.au/privacy-policy/ or call us on 1800 808 614.

Binding death benefit nomination

Complete this form in BLACK ink with a ballpoint pen using BLOCK letters and **mail** to: Australian Food Super, Locked Bag 5390, Parramatta NSW 2124 **or email** to: service@ausfoodsuper.com.au | Any request will be invalid if not signed and dated. Member Hotline: 1800 808 614.

Use this form to make, change or cancel a binding nomination.

1. Membership details (compulsory)

Australian Food Super member number

Date of birth

Mr/Mrs/Ms/Miss

Surname

Given names

Street number / PO Box

Street name

Suburb / Town

State

Postcode

2. Cancel your current nomination

☐ Cancel my current nomination and pay benefits at the discretion of the Trustee of Australian Food Super to my dependants or legal personal representative. Proceed to step 6 to sign your declaration and have your signature witnessed.

3. Make a new nomination, renew or change your current nomination

☐ Make a new binding death nomination or renew or change my current nomination. Note: If you have an existing nomination, you must select this option to acknowledge that it will be cancelled and replaced by your new nomination.

Please complete steps 5 and 6 or your new nomination or renewal can't be processed and you'll have to complete a new form.

4. Duration of binding nomination

This nomination will expire 3 years from the date you sign the form. The expiry date will be shown on your annual statement and in your account online, and you'll be sent reminders prior to the expiry date.

5. Nominate who you want to receive your death benefit

Read *Who can I nominate*? on page 1 before filling in this section.

If you're nominating your 'Legal personal representative', you do not need to complete the sections headed 'Surname', 'Given name/s' and 'Residential address' for that part of your nomination. However, you must complete the 'Percentage of benefit' section. If you have more than five nominees, please attach them to this form on a separate sheet of paper. **Please use the two decimal point spaces provided for the benefit percentages (% of benefit) section to add up to 100.00%. Only select one type of relationship per beneficiary nomination.**

BENEFICIARY 1

Mr/Mrs/Ms/Miss

Surname

Percentage of benefit . %

Given names

☐ Spouse ☐ Child ☐ Interdependant ☐ Financial dependant ☐ Legal personal representative (executor or administrator of your estate)

Street number / PO Box

Street name

Suburb / Town

State

Postcode

Telephone / Mobile number

5. Nominate who you want to receive your death benefit - continued

BENEFICIARY 2

Mr/Mrs/Ms/Miss | Surname | Percentage of benefit %

Given names

☐ Spouse ☐ Child ☐ Interdependant ☐ Financial dependant ☐ Legal personal representative (executor or administrator of your estate)

Street number / PO Box | Street name

Suburb / Town | State | Postcode

Telephone / Mobile number

BENEFICIARY 3

Mr/Mrs/Ms/Miss | Surname | Percentage of benefit %

Given names

☐ Spouse ☐ Child ☐ Interdependant ☐ Financial dependant ☐ Legal personal representative (executor or administrator of your estate)

Street number / PO Box | Street name

Suburb / Town | State | Postcode

Telephone / Mobile number

BENEFICIARY 4

Mr/Mrs/Ms/Miss | Surname | Percentage of benefit %

Given names

☐ Spouse ☐ Child ☐ Interdependant ☐ Financial dependant ☐ Legal personal representative (executor or administrator of your estate)

Street number / PO Box | Street name

Suburb / Town | State | Postcode

Telephone / Mobile number

BENEFICIARY 5

Mr/Mrs/Ms/Miss | Surname | Percentage of benefit %

Given names

☐ Spouse ☐ Child ☐ Interdependant ☐ Financial dependant ☐ Legal personal representative (executor or administrator of your estate)

Street number / PO Box | Street name

Suburb / Town | State | Postcode

Telephone / Mobile number

TOTAL MUST ADD UP TO 100.00% 1 0 0 . 0 0 %

6. Sign this form in the presence of two witnesses

Member declaration

I understand that:

- The people listed at step 5 must be my spouse, child, financial dependant, interdependant or a legal personal representative of my estate when I die and I can only select one relationship per beneficiary nomination.
- I must sign and date this form in front of two witnesses, both of whom are aged 18 years or over and are not nominated as a beneficiary in my form.
- I can change or cancel this nomination at any time by completing a new Binding death benefit nomination form.
- If I have an existing nomination in place when I make a new binding nomination via this form, I agree and acknowledge as per step 3 that I am cancelling (i.e. revoking) my existing nomination from the date the Trustee of Australian Food Super receives this form (subject to my new binding nomination being complete and legally valid).
- If this nomination is invalid or has not been received by Australian Food Super when I die, my death benefit will be paid at the discretion of the Trustee of Australian Food Super.
- This binding nomination is only effective when received and accepted by Australian Food Super.
- This nomination will expire three years from the date of my signature below.
- I have read the information in this form and I understand the terms on which this nomination is made. I have also read the Privacy Collection Statement and I understand how Australian Food Super will use my personal information.

Member Signature

Date (dd/mm/yyyy)

Print name in full

You must sign and date this form in front of two witnesses aged 18 or over. The date next to the witness signatures must be the same as the date when you sign your nomination above. Witnesses can't be nominated as a beneficiary on this form (in step 5).

Witness Declaration

As a witness to the member's nomination, I declare that:

- I am aged 18 years or over;
- I am not nominated as a beneficiary on this form; and
- the member signed and dated this form in my presence

Witness 1 Signature

Date (dd/mm/yyyy)

Print name in full Witness 1

Witness 2 Signature

Date (dd/mm/yyyy)

Print name in full Witness 2

Please return this completed form to: service@ausfoodsuper.com.au

Australian FOOD SUPER

Member Hotline
1800 808 614

service@ausfoodsuper.com.au

ausfoodsuper.com.au

Locked Bag 5390
Parramatta NSW 2124

Australian Meat Industry Superannuation Pty Limited (Trustee) ABN:25 002 981 919 RSE Licence: L0000895 AFSL: 238829
as Trustee for Australian Meat Industry Superannuation Trust (Australian Food Super) ABN: 28 342 064 803 Registration No. R1001778

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