

Hostplus Pension binding death benefit nomination form.

June 2016

Complete this form to make, update or cancel a binding death benefit nomination for your Hostplus Pension account.

For this form to be valid:

it must be signed by two witnesses over 18 who are not listed as beneficiaries on this form

you and your witnesses must sign and date at the same time, and

your total benefit nominations must equal 100%.

This form must be completed in full and signed on the reverse. Please use BLOCK letters and dark ink.

1 Provide your details.

*Mandatory fields

Pension Plan membership number (if known)

Date of birth*

Title*

 Mr Mrs Ms Miss Dr Other

Given names*

Surname*

Address*

Suburb

State

P/C

Country

Home phone*

Business phone*


Mobile phone*

Email address

2 Tell us what you want to do.

Please tick one box only

- Make a binding death benefit nomination, **go to Section 3**
- Update an existing binding death benefit nomination, **go to Section 3**
- Cancel a binding death benefit nomination

 A cancelled, invalid or expired form means that Hostplus will decide which of your spouse, children, dependants or estate receives your death benefit, and in what proportions.

3 Nominate your beneficiaries.

Binding death nominations

A binding death benefit nomination provides you with greater certainty about who will receive your benefit in the event of your death. In general, a binding nomination legally binds (instructs) the Hostplus trustee to pay your death benefit to the person(s) nominated as your beneficiary(ies). It is your responsibility to inform your beneficiaries that you have provided Hostplus with their personal information. You should refer them to the Hostplus privacy policy at hostplus.com.au/privacy

- Each beneficiary must be one of the following:
 - your spouse
 - child
 - dependant, or
 - legal personal representative, as stated in the definitions.
- Percentages must be in whole numbers.
- Your total percentage of benefit nominations must add up to 100%.

Please nominate who you would prefer your benefits to be paid to in the case of your death.

1	Given names <input type="text"/>	Share %* <input type="text"/> <input type="text"/> <input type="text"/> %
	Surname <input type="text"/>	
	Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Relationship to you (tick one) <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Dependent <input type="checkbox"/> Personal legal representative
2	Given names <input type="text"/>	Share %* <input type="text"/> <input type="text"/> <input type="text"/> %
	Surname <input type="text"/>	
	Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Relationship to you (tick one) <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Dependent <input type="checkbox"/> Personal legal representative
3	Given names <input type="text"/>	Share %* <input type="text"/> <input type="text"/> <input type="text"/> %
	Surname <input type="text"/>	
	Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Relationship to you (tick one) <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Dependent <input type="checkbox"/> Personal legal representative
4	Given names <input type="text"/>	Share %* <input type="text"/> <input type="text"/> <input type="text"/> %
	Surname <input type="text"/>	
	Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Relationship to you (tick one) <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Dependent <input type="checkbox"/> Personal legal representative
Total		<input type="text"/> <input type="text"/> <input type="text"/> %

If you wish to nominate more than four beneficiaries on a separate piece of paper, provide the details above for each additional beneficiary. Then, make sure it is signed, dated and witnessed in the same manner as this form.

4 Sign the declaration.

*Mandatory fields

Please read this declaration before you sign and date your form.

- I have read and understood the Important information overleaf.
- I understand that this binding death benefit nomination form is only valid if:
 - the beneficiary/ies listed in Section 3 are my spouse, child, dependant or legal personal representative, as stated in the definitions on page 11
 - it is signed by me in the presence of two witnesses who are 18 years of age or older and not listed as beneficiary/ies on this form
 - my two witnesses and I sign and date this form at the same time, and
 - my benefit nomination percentages total 100%.
- I understand that:
 - this binding death benefit nomination is effective for three years from the date on which it is signed
 - my beneficiary/ies and I will be bound by the provisions of the Hostplus trust deed
 - I can cancel or update a binding death benefit nomination at any time by completing a new binding death benefit nomination form
 - this nomination binds the Hostplus trustee to distribute my benefit as specified, unless my binding nomination is invalid or has expired; in which case I understand that Hostplus can use its discretion to identify and pay beneficiaries, and
 - Hostplus accepts no responsibility for an incorrect nomination or completion of this form.
- It is your responsibility to inform your beneficiaries that you have provided Hostplus with their personal information. You should refer them to the Hostplus privacy policy at www.hostplus.com.au/privacy.
- I have read the information about privacy in my Hostplus Pension Guide Product Disclosure Statement dated 15 January 2016 or at hostplus.com.au/retirement and I understand how my personal information may be used.

Signature of applicant*

Date*

5 Witness declaration.

*Mandatory fields

The member signed and dated this binding death benefit nomination form in my presence. I am over 18 years of age and I am not listed as a beneficiary on this form.

Witness given names*

Surname

Signature of witness*

Date*

Witness given names*

Surname

Signature of witness*

Date*



Faxed or scanned forms cannot be processed. However photocopied forms can be processed if signed with an original signature.

It is important that you answer all questions on this form. In confidence when completed.



On completion, please send your original application (no stamp required) to:
Hostplus Pension, Locked Bag 5046, Parramatta NSW 2124.

Important information.

Binding death benefit nominations

- To provide greater certainty about who receives your benefit when you die, you can make a nomination which binds the trustee to pay to whom you direct (providing you are still a member of Hostplus Pension when you die).

The person/s you nominate must be any one or more of the following:

- Your current spouse (including de facto).
- Your child (including step, adopted or ex-nuptial).
- Any person/s financially dependent or interdependent on you.
- Your legal personal representative, which means the executor or administrator of your estate.

It is important to note that all your nominated beneficiaries must be alive and fall within one of these categories after your death.

A number of options are available so binding nominations should be considered carefully. (See pages 12–13).

Please note that Hostplus Pension will not charge you a fee for making a binding nomination.

At the time of a claim a beneficiary can choose to receive the pension as a lump sum payment or opt to continue the pension. We recommend financial advice is sought as treatment of tax and benefits will depend on personal circumstances.

How long is the nomination valid?

If you make a binding nomination, it will be valid for three years from the date it was signed. It is important that you update your nomination regularly to ensure that your wishes are met.

You may renew, change or cancel your nomination at any time. If your nomination is valid, we must follow it no matter how your circumstances have changed. For example, if you nominate your husband or wife and you later separate, but have not yet obtained a divorce, your nomination remains valid and binds us unless you vary or cancel it, or it expires.

Your dependants have the right to complain to the Superannuation Complaints Tribunal (SCT) about the trustee's decision. The SCT will review the decision and all supporting documentation and may be able to change the decision in some circumstances (for example, if the nomination had expired at the date of death).

What is a valid nomination?

To make a nomination valid, you must also follow these procedures. Your nomination must:

- be made to us in writing on the application form over the page
- clearly set out the proportion of the benefit to be paid to each person nominated (total must add up to 100%)
- be signed and dated by you in the presence of two witnesses over the age of 18 and who are not nominated beneficiaries in the form
- be sent to us (a nomination will not be valid until we receive it).
- You may also wish to inform your nominated beneficiaries of your nomination.

How do I update my binding nomination?

If you want to make a new or cancel a binding nomination you must complete a new Binding nomination form.

Additional binding death benefit nomination forms can be obtained from Hostplus Pension by calling **1300 348 546** or from hostplus.com.au/retirement

Default option

The trustee of Hostplus Pension will use its discretion to determine how your benefit should be paid if, at the time of your death:

- you have not made a binding death nomination
- your nomination has been cancelled
- your nomination is invalid (for example, it is not correctly signed and witnessed, if it is more than three years old and has not been renewed, or any of the people nominated die before you or no longer fall within one of the permitted categories).

Privacy

Hostplus only collects information on this form that is essential for the administration of your binding death nomination. Hostplus will not use the information about you, or your witnesses, for any other purpose, or pass it to any organisations without express permission, except as required by law. You should consider consulting your legal adviser before making or cancelling a binding death nomination. It is your responsibility to inform your beneficiaries that you have provided Hostplus with their personal information. You should refer them to the Hostplus privacy policy at www.hostplus.com.au/privacy