



Binding death benefit nominations.



Look after those who matter most

You've invested time and effort to build up your super. So it's important you make sure your money will be distributed the way you want by making a binding death benefit nomination. A valid binding death benefit nomination generally binds (instructs) Hostplus to pay your death benefit to the beneficiaries you've nominated, and in the proportions you've stated, in your binding death benefit nomination form. As long as your binding death benefit nomination is valid, it cannot be legally challenged and will give you greater certainty about who gets your super benefit.

Who can you nominate?

You can nominate as many beneficiaries as you like, as long as each person falls into at least one of the following categories:

- **Your spouse** – including de facto, same sex or a spouse from a relationship registered on the applicable Relationships Register under State or Territory law.
- **Your children** – including an adopted child, stepchild, ex-nuptial child, child of your spouse, or eligible child of same sex couples.
- **A dependant**, defined as:
 - A person who is wholly or partially financially dependent on you, or
 - A person in an interdependent relationship with you. This means you share a close personal relationship and live together, and one or each of you provides the other with financial support, and one or each of you provides the other with domestic support and personal care.

i An interdependent relationship can also exist if a close personal relationship exists but the other requirements for interdependency are not satisfied because of a physical, intellectual or psychiatric disability.

- **Your legal personal representative** – who is either the executor named in your will or a person appointed by the court as the administrator of your estate, if you do not have a will. By nominating your 'legal personal representative'; whether or not you have made a will, you can effectively distribute your superannuation benefits to people who are not otherwise considered dependants for the purposes of superannuation.

Payments made to a legal personal representative may incur tax liabilities and expose the payment to insolvency laws. For further details we recommend you obtain advice from a licensed Financial Planner.

Making a binding death benefit nomination.

Simply complete the attached form and return it to Hostplus.

The form provides space for four beneficiaries. If you would like to nominate more beneficiaries, you can write the full details of all additional beneficiaries on a separate piece of paper. Please ensure you sign and date the additional page in the presence of two witnesses in the same manner as required on the form. Your witnesses must sign and date the form at the same time as you.

Send your completed form to:

Hostplus
Locked Bag 5046
Parramatta NSW 2124

Is your binding death benefit nomination form valid?

For your binding death benefit nomination form to be valid:

- it must be less than one month old
- it must be signed and dated by two witnesses over the age of 18 who are **not** nominated as beneficiaries
- your witnesses must sign and date the form at the same time as you, and
- your binding death benefit nominations must total 100%.

Your binding death nomination benefit is invalid if:

- you are not a Hostplus member at the time of your death
- your binding death benefit nomination is more than three years old. (you must complete a valid binding death benefit nomination every three years.)
- a nominated beneficiary dies before you die, or
- a nominated beneficiary (other than your legal personal representative) is not a dependant at the time of your death.

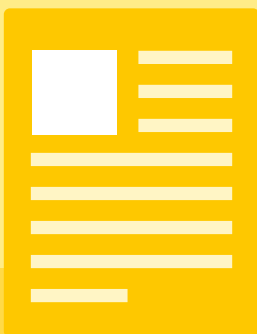
Keep your binding death benefit nominations up to date.

Because your nominations become invalid after three years, you need to update them regularly. It's also important to update your nominations when your circumstances change – for example, if your personal relationship status changes or you have children.

To help you keep track of your nominations, we'll include the expiry date of your nominations on your Hostplus half-yearly statements.

If your nomination expires and you don't replace it with a new binding nomination, your benefit will be paid at the trustee's discretion.

To update or cancel your binding death benefit nominations just complete and return a new form.



Your Privacy

Hostplus is seeking to collect personal information from you so that we may record your binding death benefit nominations. The personal information we are seeking to collect from you is your name, address, date of birth, contact details, your beneficiaries and their relationship to you.

We need to collect the requested personal information from you to record and give effect to your binding death benefit nomination. If you do not provide this information we will be unable to do so.

The Hostplus privacy policy is available on the Hostplus website at hostplus.com.au/privacy and includes information about overseas disclosure of personal information, how you may access and seek correction of your personal information as well as how you can make a complaint about a breach of your privacy. You can access the MetLife privacy policy available at www.metlife.com.au/privacy/index.html

Hostplus usually discloses your personal information to our administrator Australian Administration Services (AAS), mail houses, our insurer Metlife Ltd and the ATO. Australian Administration Services (AAS) may disclose your personal information to overseas recipients. Please see the Australian Administration Services (AAS) privacy policy at www.aas.com.au/privacy-policy.html for further information.

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

- I have read and understood the information in the binding death benefit nomination brochure.
- I understand that this binding death benefit nomination form is only valid if:
 - the beneficiary/ies listed in section 2 are my spouse, child, dependant or legal personal representative, as stated in the definitions on page 4.
 - 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.
- I have read the information about privacy in my Hostplus Member Guide Product Disclosure Statement and the associated reference material available at hostplus.com.au and I understand how my personal information may be used.

Privacy declarations

- I have read and understood the Hostplus privacy policy.
- I understand that it is my responsibility to inform my beneficiaries that I have provided their personal information to Hostplus and refer them to the Hostplus privacy policy at hostplus.com.au/privacy

Signature of applicant*

Date*

Witness declaration.

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 1

Given name*

Surname*

Signature of Witness 1*

Date*

Witness 2

Given name*

Surname*

Signature of Witness 2*

Date*

Checklist.

Before sending your form please make sure that:

- You have signed and dated it.
- It has been signed and dated by two witnesses 18 years or older who are not listed as beneficiaries. Witnesses must sign at the same time.
- The total benefits add up to 100%.



Mail Locked Bag 5046, Parramatta NSW 2124
Phone 1300 467 875
Fax 1800 467 875
Email info@hostplus.com.au

Hostplus does not recommend that any member, employer or employee make decisions concerning superannuation arrangements, assessing the additional benefits based solely on the information in this publication. This information is of a general nature. It has been prepared without taking into account your particular objectives, circumstances, financial situation or needs. When considering your own objectives you will also need to consider, with the help of a licensed financial adviser, whether the advice is appropriate in light of your particular needs, objectives and financial circumstances. This information is also not intended to be and should not be construed in any way as investment, legal or financial advice.

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