

# Nomination of Beneficiaries Form

Use this form to nominate who receives your superannuation benefit in the event of your death. Print clearly in BLOCK LETTERS.

## 1. Personal details

**!** If you would like more details about how we collect, use and disclose your personal information, you can access the Trustee's privacy policy at [russellinvestments.com.au/privacy](http://russellinvestments.com.au/privacy) or call us on 1800 555 667.

a. Title (please select)  
 Mr  Mrs  Miss  Ms  Dr  Other  >

b. Surname

c. First name(s)

d. Date of birth (DD MM YYYY)

e. Member number

Tick this box if there are NO changes to your personal contact details below.

f. Address  
  
  
 State    Postcode

g. Work telephone

h. Home telephone

i. Mobile telephone<sup>1</sup>

j. Primary/personal email address<sup>2</sup> (Give us your email address to receive all future communications electronically.)

Secondary/work email address<sup>2</sup>

1 We may SMS you from time to time.

2 By providing your email address, you are advising us that online communication is your preferred method of communication. Going forward, we will email you with information and also advise when a communication has been added to your online account. We will issue paper communications rarely or where your email address no longer works. You can change your preferred method of communication at any time by calling us or logging in to your online account at [russellinvestments.com.au/login](http://russellinvestments.com.au/login)

## 2. Search for your super

Tick this box to provide consent.

By ticking this box, you are consenting to the Trustee of the Russell Investments Master Trust (the Fund, iQ Super) using your Tax File Number (TFN) to search for other superannuation accounts you may have, now and in the future, using a facility provided by the Australian Taxation Office (ATO). We will automatically consolidate any ATO-held super (known as Lost or Unclaimed money). If we find any super with other funds we will let you know, so you can decide if you want to transfer them into your iQ Super account.

### 3. Nomination of beneficiaries

! Please specify the type of dependant for each person and indicate the percentage of your benefit you wish to allocate to each person listed. For more information please refer to the back of the form to the Nomination of Beneficiaries section.

The total proportions nominated must equal 100% and only whole percentages may be used.

Types of dependants include spouse, child, financial dependant or person who is interdependant. You may also nominate your estate. It is important to note that each person you nominate must qualify as a dependant.

#### My nomination of beneficiaries:

1. Name of beneficiary

Type of dependant

% of benefit

  
.00 %

2. Name of beneficiary

Type of dependant

% of benefit

  
.00 %

3. Name of beneficiary

Type of dependant

% of benefit

  
.00 %

4. Name of beneficiary

Type of dependant

% of benefit

  
.00 %

5. Name of beneficiary

Type of dependant

% of benefit

  
.00 %

6. Name of beneficiary

Type of dependant

% of benefit

  
.00 %

7. Name of beneficiary

Type of dependant

% of benefit

  
.00 %

8. Name of beneficiary


Type of dependant

% of benefit

  
.00 %


Total =     .00 %

### 3. Nomination of beneficiaries (continued)

 Please mark one option only and complete the relevant details.

Type of beneficiary nomination. Please mark one option only and complete the relevant details:


Option 1 – Preferred nomination (non-binding)

 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 the Fund is not bound by my nomination.

Member signature	Date (DD MM YYYY)
<input type="text"/>	<input type="text"/>
Member name	
<input type="text"/>	
<input type="text"/>	

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. Note: A binding nomination must be updated/confirmed at least every three years. 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.

Member signature	Date (DD MM YYYY)
<input type="text"/>	<input type="text"/>
Member name	
<input type="text"/>	
<input type="text"/>	
Witness 1 signature	Date (DD MM YYYY)
<input type="text"/>	<input type="text"/>
Witness 1 name	
<input type="text"/>	
<input type="text"/>	
Witness 2 signature	Date (DD MM YYYY)
<input type="text"/>	<input type="text"/>
Witness 2 name	
<input type="text"/>	
<input type="text"/>	

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

- » I am at least 18 years of age.
- » I am not a nominated beneficiary.
- » 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.

### a. Who can you nominate

#### I. 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).

#### II. 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 provide 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.

### b. Types of nominations

You can choose to make a preferred nomination (Non-binding) or binding nomination.

#### I. What is a preferred nomination (non-binding)?

- » When you make a preferred nomination (non-binding), 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.
- » It should be updated if your circumstances change.
- » It requires no witness signatures.

#### II. 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.
- » It 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 (Non-binding) after the three-year period, if the nomination is not extended by lodging a new binding nomination request.
- » It 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 (Non-binding) 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.

**» Please return this form to:**  
**iQ Super by Russell Investments**  
Locked Bag A4094  
Sydney South NSW 1235

You can also contact us as follows:

Toll free on **1800 555 667**

Operating hours are from Monday to Friday, 9am – 5pm (AEST)

[iq@russellinvestments.com.au](mailto:iq@russellinvestments.com.au)

[russellinvestments.com.au/super](http://russellinvestments.com.au/super)