

# 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/Investor 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\*

j. Email\*

k. Secondary email\*

\* By providing your email address and/or mobile telephone you are confirming that you consent to receive future communications, where practical, electronically or by SMS. This includes news and updates about superannuation, as well as links to online information, for example personal information in the online login area.

## 2. Search for your super

Tick this box to provide consent for us to search for your super.

By ticking this box, you are consenting that the Trustee of the Russell Investments Master Trust (the Fund, iQ Super) can use 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). If the ATO search reveals that you have accounts with other funds, we will contact you about consolidating them into your iQ Super account.

IN PREPARING THIS FORM THE TRUSTEE HAS NOT TAKEN INTO ACCOUNT THE INVESTMENT OBJECTIVES, FINANCIAL SITUATION AND PARTICULAR NEEDS (FINANCIAL CIRCUMSTANCES) OF ANY PERSON. ACCORDINGLY, BEFORE ACTING ON ANY ADVICE, YOU SHOULD ASSESS WHETHER THE ADVICE IS APPROPRIATE IN LIGHT OF YOUR OWN FINANCIAL CIRCUMSTANCES.





## 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

**1800 555 667**

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