

BT Funds Management No. 2 Limited, ABN 22 000 727 659, AFSL 233720 is the Trustee of BT Classic Lifetime – Flexible Pension, ABN 68 324 870 141
Use this form to nominate, confirm or revoke who you wish to receive your superannuation pension benefit in the event of your death.

See below for the types of nominations you can make.

By completing this form you revoke all your previous beneficiary nominations.

We recommend you seek professional advice before making a nomination.

WHO YOU CAN NOMINATE

WHO CAN RECEIVE YOUR BENEFIT IN THE EVENT OF YOUR DEATH?

Your benefit can be paid to:

- your Legal Personal Representative (ie the Executor or Administrator of your Estate), or
- your nominated beneficiary(ies), or
- a combination of your Legal Personal Representative and your nominated beneficiary(ies).

Any beneficiary you nominate must be either your Legal Personal Representative or a dependant at the date of your death.

If you nominate for your benefit to be paid to your Legal Personal Representative, you should ensure that you have made a Will nominating the executor of your estate and specifying how you want your death benefit to be distributed. If you do not have a valid Will when you die, a Legal Personal Representative will be appointed by the court and your death benefit will be distributed by them according to the laws of intestacy.

WHO QUALIFIES AS A DEPENDANT?

Your dependants are:

- your spouse (see below for definition)
- your child
- a person with whom you have an interdependency relationship (see below for definition)
- a person who is financially dependent on you.

Your spouse includes:

- Your husband or wife via marriage, or
- Your de facto partner or any other person with whom you are in a relationship (provided that this relationship is registered under a certain state or territory law), or
- Another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

WHAT IS AN INTERDEPENDENCY RELATIONSHIP?

An interdependency relationship is a close personal relationship between two people who live together, where one or both of them provide for the financial and domestic support and personal care of the other.

An interdependency relationship may still exist if there is a close personal relationship but the other requirements are not satisfied because of some physical, intellectual or psychiatric disability.

NOMINATION OPTIONS

Members of BT Classic Lifetime – Flexible Pension can choose to make a non-binding or a binding death benefit nomination.

NON-BINDING DEATH BENEFIT NOMINATION

This kind of nomination is not binding on the Trustee. If you give the Trustee a non-binding nomination, the Trustee will decide to whom, from among your dependants and your Legal Personal Representative, and in what proportions, to pay your death benefit. In exercising its discretion the Trustee may not follow your nomination. The Trustee will consider this nomination in determining how the benefit will be paid. It will also consider any other matters it decides are relevant, for example, whether you have any other dependants and the financial circumstances and needs of your dependants. The Trustee will also be able to take into account whether your circumstances have changed since you made your nomination, for example, whether you have had a child or married.

BINDING DEATH BENEFIT NOMINATION

You may elect to make a binding nomination in relation to your benefit. If you nominate two or more beneficiaries, you must nominate the proportions of your death benefit each beneficiary is to receive. A binding nomination allows you to instruct the Trustee to whom you want your benefit paid in the event of your death, and generally, if valid, it cannot be overridden by the Trustee. The nomination is valid for three years from the date on which it is made. You must renew or confirm your nomination within this three-year period for it to remain valid and binding. If any beneficiary nominated is no longer your dependant at the time of your death, they will not be entitled to receive a share of your benefit. For more information, please call your adviser or the BT Contact Centre.

What happens if my binding nomination is invalid?

An invalid binding nomination will be treated as a non-binding nomination (see above). The Trustee will not revoke or replace an existing valid nomination with an invalid nomination submitted at a later date. If your nomination is clearly invalid (completed incorrectly), we may contact you to re-submit a valid nomination. For more information, please call your adviser or the BT Contact Centre.

WHAT HAPPENS IF I MAKE NO NOMINATION?

If you choose not to nominate a beneficiary, your death benefit will be paid to your Legal Personal Representative.

WHAT IS A REVERSIONARY PENSION?

If you are a current investor this option is not available to you.

An automatic reversionary nomination, if valid, allows you to establish an automatic reversion of your pension. In this case, your pension will automatically continue to be paid from your pension account to your nominated beneficiary, following your death.

If you have made an automatic reversionary benefit nomination and wish to change your nominated beneficiary anytime after commencing your pension, you will have to commute and commence a new pension. As this may have important tax consequences, we encourage you to seek professional advice before changing your nomination.

1. NOMINATION DETAILS

What would you like to do?

- Make** a new nomination ▶ Complete Sections 1, 2, 3 and 4. Also complete section 5 if making a binding nomination.
- Revoke** a current binding nomination ▶ Complete Sections 1, 2, 4 and 5.
- Confirm** an existing nomination ▶ Complete Sections 1, 2 and 4. Also complete section 5 if making a binding nomination.

2. INVESTOR DETAILS

Investor number

C

Date of birth (dd/mm/yyyy)

/ /

Daytime phone number

()

Surname

Given name(s)

Gender

Male Female

Address

State Postcode

3. NOMINATING YOUR BENEFICIARIES

You can nominate up to five beneficiaries, including your Legal Personal Representative. For more information on who you can nominate see page 1. If any beneficiary nominated is no longer your dependant at the date of death, they will not be entitled to receive a share of your benefit. For more information, please call your adviser or the BT Contact Centre.

Who would you like your benefit to be paid to in the event of your death?

Please use whole figures when specifying the '% of benefit'. Your total nomination must equal 100%.

	Full name of beneficiary	Date of birth	% of benefit	Residential address
1.	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>	/ /	%	<input type="text"/>
	<input type="text"/>			
	<input type="text"/>			
2.	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>	/ /	%	<input type="text"/>
	<input type="text"/>			
	<input type="text"/>			
3.	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>	/ /	%	<input type="text"/>
	<input type="text"/>			
	<input type="text"/>			
4.	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/>	/ /	%	<input type="text"/>
	<input type="text"/>			
	<input type="text"/>			
And/or my Legal Personal Representative (ie My Estate)			%	<input type="text"/>
TOTAL			100 %	<i>Request will be INVALID if benefit allocation does not equal 100%.</i>

4. INVESTOR SIGNATURE

Signature of **Investor**

Note: Binding nomination will be INVALID if investor and witnesses sign on different dates.

Date

/ /

! Must be same date as witness signature.

5. BINDING NOMINATIONS

TWO witnesses must sign in the presence of the member to make a binding nomination *Note: your nominated beneficiaries cannot sign below*

Signature of **Witness 1**

Full name of **Witness 1**

Date

/ /

! Must be same date as investor signature.

Signature of **Witness 2**

Full name of **Witness 2**

Date

/ /

! Must be same date as investor signature.

6. CHECKLIST

- Ensure beneficiaries have **not** signed as witnesses
- Does the allocation of benefits total 100%?
- If a binding nomination is required, has the form been signed by two witnesses?
- Have the investor and witnesses signed and dated the form at the same time?

You can submit this form by:

 mail BT Classic Lifetime – Flexible Pension
GPO Box 2675, Sydney NSW 2001



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