



# BT Lifetime Super – Employer Plan Nomination of Beneficiaries

BT Contact Centre ☎ 132 135 (8.00am – 6.30pm Mon – Fri Sydney time)

BT Funds Management Limited ABN 63 002 916 458 AFSL 233724  
RSE L0001090 is the Trustee of BT Lifetime Super – Employer Plan  
RSE R1001327 ABN 39 827 542 991

## BENEFICIARIES NOMINATION

**The Trustee offers you the option of nominating a beneficiary to receive your superannuation benefit in the event of your death.**

**By completing this form you can instruct or recommend to the Trustee who should receive your benefit if you die whilst still a member.**

**If you fail to make a nomination and you die, your benefit will be paid to your Legal Personal Representative (ie the executor or administrator of your estate) for the benefit of the beneficiaries of your estate.**

## 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
- 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 your dependant at the date of your death.

If you nominate 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 nominate a Legal Personal Representative and you do not have a valid Will when you die, your Legal Personal Representative will be appointed by a court and your death benefit will be distributed by them according to the rules 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 can choose to make a non-binding or binding nomination.**

### What is a non-binding nomination?

- This is a preferred nomination only. The Trustee will take into consideration the nomination you make, however, the Trustee has final discretion in deciding to whom, from among your dependants and Legal Personal Representative, and in what proportions, to pay your superannuation benefit when you die.
- A non-binding nomination is valid for the entire term you are a member, unless another valid nomination (non-binding or binding) is lodged with the Trustee.
- Requires no witness signatures.
- Will not override a previous valid binding nomination. To cancel a previous binding nomination, tick 'Revoke a current nomination' in section 1 of the form.

### 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.
- Valid for three years from the date the nomination is made. This nomination reverts to being non-binding after the three-year period if the nomination is not confirmed and no new nomination is made.
- 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 non-binding nomination by the Trustee and will not revoke or replace an existing, valid binding nomination.
- If your nomination is clearly invalid (completed incorrectly), the Trustee may contact you, to permit you to re-submit a valid nomination.
- If any beneficiary does not meet the appropriate criteria in the 'Who you can nominate' section, as at the date of your death, they will not be entitled to receive a share of your benefit. In this case, by signing the nomination you direct us to pay their share(s) to the remaining nominees based on their proportional entitlements to your benefit.

### What you need to do

Complete the form on page 2, including the two witness signatures (if applicable), and send or fax the form to BT. Please note: a faxed request can only be accepted for non-binding nominations.



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## 1. NOMINATION DETAILS

What type of nomination would you like to make? *Select one box only*

- To **make** a new nomination ▶ Complete Sections 1, 2, 3 and 4. Also complete Section 5 if making a binding nomination.
- To **revoke** a current nomination ▶ Complete Sections 1, 2, 4 and 5.
- To **confirm** a current nomination ▶ Complete Sections 1, 2 and 4.

## 2. MEMBER DETAILS

BT Member number

Date of birth

Daytime phone number

Surname

Given name(s)

Address

State

Postcode

Employer name

## 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 the BT Contact Centre on 132 135.

*Please use whole figures when specifying the '% of benefit'. Your total nomination must equal 100%. If a percentage figure is not specified, equal portions will apply.*

	Full name of beneficiary	Date of birth	% of benefit	Residential address
1.		/ /	%	
2.		/ /	%	
3.		/ /	%	
4.		/ /	%	
	<b>My Legal Personal Representative</b>		%	
	<b>TOTAL</b>	<b>100</b>	<b>%</b>	<i>Request will be <b>INVALID</b> if benefit allocation does not equal 100%</i>

## 4. MEMBER SIGNATURE

Signature of Member

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

Date

**Must be same date as witnesses' signatures.**

## 5. BINDING NOMINATIONS

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

Signature of Witness A

Name of Witness A

Date

**Must be same date as member's signature.**

Signature of Witness B

Name of Witness B

Date

**Must be same date as member's signature.**

## 6. CHECKLIST

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

**You can submit this form by:**

- mail BT Lifetime Super – Employer Plan  
GPO Box 2919, Adelaide SA 5001
- fax (02) 9274 5402