

Binding 3-year death benefit nomination

Use this form to:

Make a new or revoke a binding death benefit nomination. If you have more than one account, you must complete a separate form for each account in which you wish to make a nomination.

Do not use this form to provide a non-lapsing death benefit nomination. A non-lapsing nomination can be completed by logging in to panoramainvestor.com.au and going to 'Account details'.

You can type directly into the form and print before signing ensuring any amendments are initialled. Each applicable section of the form must be completed for this request to be processed.

Important information

What is a binding death benefit nomination

A binding 3-year death benefit nomination is a written direction given by a superannuation member to their fund's trustee, specifying how their superannuation death benefits should be distributed upon their death.

When to use this form

You can use this form to make a new, or revoke a binding death benefit nomination at any time.

- **Making a new binding death benefit nomination** will replace your existing nomination. Your current nomination will be revoked upon acceptance of the new binding death benefit nomination.
- **Revoking an existing binding death benefit nomination** means you will no longer have a valid nomination and the revoked nomination will not be considered by the Trustee upon your death.

Who can I nominate as a beneficiary

An eligible beneficiary includes:

- **Your spouse** – includes a person who, although not legally married to you, lives with you on a genuine domestic basis as a couple or in a relationship that is registered under certain state or territory laws, as the case may be.
- **Your child** – includes an adopted, step or ex-nuptial child including adult children whether or not financially dependent on you.
- **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.

- Any other person **financially dependent** on you at the time of your death.
- **Legal personal representative** – is the executor or administrator of your estate.

Note: An assessment of whether a person is an eligible beneficiary at the time of your death, is based on evidence subsequently supplied to the Trustee.

If you wish to nominate more than five eligible beneficiaries, please reprint section 3 and include it with this form ensuring the total nomination equals 100%.

How do I ensure my binding death benefit nomination is valid

There are certain conditions that must be met to ensure that your binding death benefit nomination is valid:

- The nominee/s must be an eligible beneficiary.
- Each dependant nominated must be your dependant at the date of your death.
- The allocation of your benefit among the beneficiaries nominated must be clearly set out.
- 100% of your benefit must be allocated. The entire nomination will be invalid if the allocation doesn't equal exactly 100%.
- The nomination must be signed and dated by you in the presence of two witnesses, both of whom are over the age of 18 and not nominated to receive the benefit.
- You should read the 'Estate planning' section in the relevant PDS before completing this form.



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Binding 3-year death benefit nomination

Before you submit this form

You should read the 'Estate planning' section in the relevant PDS before completing this form.

What happens after you submit the form

Once a valid nomination is received, your nomination will be valid for three years from the date the form is signed unless revoked. You should ensure that your death benefit nomination is kept up to date as your circumstances change. These circumstances may include divorce, marriage, the birth of a child, the death of a nominated beneficiary and other changes in your personal circumstances. If in doubt, contact your financial adviser (if applicable).

If you die and the Trustee does not hold a valid binding death benefit nomination from you or if the whole or part of a death benefit cannot be paid pursuant to the rules of the Fund, the Trustee must pay the whole or part of the death benefit as the case may be to your Legal Personal Representative upon your death.

Privacy Statement

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at www.bt.com.au/privacy/privacy-statement or by calling us. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your request.

1 Account details

Account number

First name

Surname

2 Nomination details

Please indicate what you'd like to do by selecting one box only.

New binding death benefit nomination - complete sections, 3 to 7

Revoke an existing binding death benefit nomination - complete sections 4 and 5

3 New binding death benefit nomination

Complete this section if you are making a new binding death benefit nomination.

Important

- You must nominate the percentage (%) benefit for each beneficiary.
- The total nomination must equal 100%. Your request will be invalid if the total nomination (% of benefit) does not equal 100%.
- The names of eligible beneficiaries must be provided exactly as they appear on their birth certificate or driver's license.

Beneficiary details

Legal personal representative (executor or administrator of your estate)

Allocation:

. %

Beneficiary 1

Given name/s

Surname

Date of birth (dd/mm/yyyy)

Mobile number

Email

Relationship to you

Spouse

Interdependency relationship

Child

Financial dependant

Allocation:

. %



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Binding 3-year death benefit nomination

Beneficiary 2

Given name/s

Surname

Date of birth (dd/mm/yyyy)

Mobile number

Email

Relationship to you

Spouse

Interdependency relationship

Child

Financial dependant

Allocation:

. %

Beneficiary 4

Given name/s

Surname

Date of birth (dd/mm/yyyy)

Mobile number

Email

Relationship to you

Spouse

Interdependency relationship

Child

Financial dependant

Allocation:

. %

Beneficiary 3

Given name/s

Surname

Date of birth (dd/mm/yyyy)

Mobile number

Email

Relationship to you

Spouse

Interdependency relationship

Child

Financial dependant

Allocation:

. %

Beneficiary 5

Given name/s

Surname

Date of birth (dd/mm/yyyy)

Mobile number

Email

Relationship to you

Spouse

Interdependency relationship

Child

Financial dependant

Allocation:

. %

Total benefit %



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4 Member declaration

Important

- This form must be signed and dated in the presence of two witnesses.
- A nominated beneficiary cannot be a witness.

By signing this form, you agree that all information provided in the form is true and correct and agree to the following terms and conditions:

- I acknowledge that if I provide invalid information, my binding death benefit nomination will not be accepted by the trustee.
- I understand my nomination will only be valid if the beneficiaries listed on this form are my spouse, child, interdependent, financial dependant or the legal personal representative of my estate when I die.
- I understand this nomination will lapse three years from the date of my signature.
- I understand I can change or cancel my nomination at any time by following this process again and providing updated information.

Full name (please print)

Signature ([Wet \(pen\) signature](#) required)

Date (dd/mm/yyyy)

5 Witness declaration

Important

Must be signed and dated by two witnesses at the same time the member declaration is signed (section 4). This nomination will be invalid if all three dates are not the same.

By signing this form, each witness declares that:

- They are 18 years of age.
- They are not nominated as a beneficiary for this account.
- The nomination/revocation was signed by the investor in our presence.

Witness 1

Full name (please print)

Signature ([Wet \(pen\) signature](#) required)

Date (dd/mm/yyyy)

Witness 2

Full name (please print)

Signature ([Wet \(pen\) signature](#) required)

Date (dd/mm/yyyy)



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Binding 3-year death benefit nomination

6 Identification requirements for new nominations

You will need to provide identification documents that show your full name and either date of birth or residential address.

- Complete Part A to tell us what documents you are sending us.
- If you cannot send us a certified copy of a document from Part A, then complete Part B.
- Contact us if you are unable to provide the required documents in Parts A or B.
- Do not send original documents, only certified copies. Refer to section 7 for how to certify your documents.

Part A

Acceptable primary photographic ID documents

Select one valid option from this section

Australian driver's licence/learner's permit

Australian passport – must not be cancelled, defaced or mutilated (a passport that has expired within the preceding 2 years is acceptable)

Australian proof of age card issued by a State or Territory

Foreign passport or travel document issued by a foreign government, the United Nations, or an agency of the United Nations (must not be cancelled, defaced or mutilated) which contains either a signature OR a unique identifier of the person*

Foreign driver's licence/permit that contains a photograph of the person in whose name it is issued and the individual's date of birth*

National identity card issued by a foreign government, the United Nations or an agency of the United Nations which contains either a signature OR a unique identifier of the person*

*documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator.

OR

Part B

Acceptable primary non-photographic ID documents

(Should only be completed if you do not send a certified copy of a document from Part A)

Select ONE Primary Non-Photographic Document from this section

Australian birth certificate (or extract) issued by a State or Territory

Australian citizenship certificate (including a Citizenship by Descent Certificate)

Centrelink pension card (Australian)

Centrelink health care card (Australian)

AND ONE Secondary Identification Document from this section

A notice issued by the Commonwealth or a State/Territory within the last 12 months that includes the individual's name and residential address and records the provision of financial benefits (e.g. Centrelink notice)

A notice issued by the Australian Taxation Office (ATO) within the last 12 months that includes the individual's name and residential address and records a debt payable by or to the individual (e.g. tax assessment)

Utilities notice issued by a local government or utilities provider within the last 3 months and includes the customer's name and residential address and records the provision of a service to that address or name.



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7 How to certify your documents

A certified copy is a document that has been certified as a true copy of an original document. To certify a document, take the original document and a photocopy to one of the people listed below (eligible certifiers) and ask them to certify that the photocopy is a true and correct copy of the original document.

The eligible certifier will need to print their name, date and the capacity in which they are signing (eg postal agent, Justice of the Peace). Sample wording is provided below.

I, [full name], as [category of persons as listed below],
certify that this [name of document] is a true and correct
copy of the original.

Who can certify copies of documents

- A solicitor or barrister
- A justice of the Peace
- A police officer
- An Accountant who is:
 - A fellow of the National Tax Accountants' Association; Or
 - A member of any of the following:
 - Chartered Accountants Australia and New Zealand;
 - the Association of Taxation and Management Accountants;
 - CPA Australia;
 - the Institute of Public Accountants
- An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- A permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public
- An officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)
- A finance company officer with two or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993)
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensee.

For a complete list of people who can certify your identification documents please refer to our website https://www.bt.com.au/content/dam/public/panorama/pdf/BT_Panorama_-_How_to_certify_documents_flyer.PDF

You can submit this form and supporting certified documents by:



email: support@panorama.com.au

mail: BT Panorama,
GPO Box 2861, Adelaide SA 5001

Questions? Contact our Customer Relations team



1300 881 716

Monday to Friday, between 8.30am and 7pm,
Sydney time



support@panorama.com.au



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