

NOMINATION OF BENEFICIARIES FORM

Tidswell Master Superannuation Plan

Use this form to make a non-binding or non-lapsing binding nomination for your super. For more information about beneficiary nominations, please refer to the *Important Information* section on page 3 or the Member Guide available at www.tidswell.com.au.

Complete this form in CAPITAL letters with a black or blue pen. If you make a mistake, DO NOT use correction tape; place a strike through any errors and initial the change.

1. Member details

Participant/Member number			
Title	Given name(s)	Surname	Date of birth
Residential address			
Suburb	State	Postcode	

2. Beneficiary details

Please refer to the *Important Information* section on page 3 for details on who you can nominate as your beneficiary. You must select a Relationship and Portion (%) of benefit for each beneficiary. Your nominations must be a whole number and add up 100%.

Beneficiary 1

		<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship	
Given names and surname	Date of birth	Relationship	% of benefit

Beneficiary 2

		<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship	
Given names and surname	Date of birth	Relationship	% of benefit

Beneficiary 3

		<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship	
Given names and surname	Date of birth	Relationship	% of benefit

Beneficiary 4

		<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship	
Given names and surname	Date of birth	Relationship	% of benefit

Legal Personal Representative

If you would like all or part of your benefit to be paid to your Estate, please write the percentage in the box provided:

% of benefit

There is no limit to the number of beneficiaries you can nominate, providing they are your dependants or legal personal representative. If you wish to nominate more beneficiaries than this form allows, you can photocopy or download a blank form from www.tidswell.com.au. Please ensure you complete both forms and, if making a non-lapsing binding nomination, complete the *Witness declaration* on both forms and submit them together.

3. Nomination details

Non-lapsing Binding Nomination

Non-binding Nomination

4. Member's declaration

I request and direct the Trustee to distribute any benefit payable in the event of my death in accordance with this form. This nomination form supersedes any previous nomination of beneficiary. I acknowledge that I have read and understood the Non-lapsing Binding Nomination rules on page 3, and that my nomination complies with these requirements.

By signing this form I acknowledge receipt of the Tidswell Master Superannuation Plan Product Disclosure Statement (PDS) and documents referred to in the PDS which are available at www.tidswell.com.au.

Signature

X

Date

5. Witness declaration (Non-lapsing binding nominations only)

I declare that I am over the age of 18, not named as a beneficiary on this form and this non-lapsing binding nomination was signed by the member in my presence on the same day it was signed by me.

Witness 1

X

Signature

Date

Full name of witness

Date of birth

Witness 2

X

Signature

Date

Full name of witness

Date of birth

Checklist

- I have read the *Important Information* section.
- I have completed Sections 1, 2 and 3 and, if making, amending or cancelling a non-lapsing binding nomination, the *Witness declaration* has been completed in Section 4.
- For each of my nominations, I have ticked the appropriate box in the *Relationship* column in Section 2.
- Any corrections have been initialled by myself and, if making a non-lapsing binding nomination, by both witnesses.
- My *Portion of benefit* allocations add up to 100%.

IMPORTANT INFORMATION

The difference between a Non-lapsing Binding and Non-binding Nomination

A Non-lapsing Binding Nomination is an instruction to the Trustee about who is to receive your benefit in the event of your death. The Trustee is legally bound to follow this instruction, provided that the nomination is legally valid and the person(s) nominated qualify for payment under the law when the benefit is paid. A Non-lapsing Binding Death Benefit nomination is valid for until amended or revoked and may be appropriate if your personal circumstances are stable.

A Non-binding Nomination is a request for the Trustee to pay your benefit in a certain way in the event of your death. It is not legally binding, but is taken into account. The Trustee is obliged to follow the law in working out who should receive a death benefit. A Non-binding Nomination may be appropriate if your personal circumstances are unsettled.

If you do not make a beneficiary nomination, the Trustee will consider all of your dependants and decide who receives your death benefit, taking into consideration your personal circumstances at the time of your death.

Who can receive a Death benefit?

A Death benefit can be received by one or more dependants, your legal personal representative (estate) or, if neither of these exist, another person.

A dependant is generally a child, spouse or a person with whom you have an interdependency relationship. Two people may have an interdependency relationship if:

- they have a close personal relationship;
- they live together;
- one or each of them provides the other with financial support;
- one or each of them provides the other with domestic support and personal care.

An interdependency relationship may also exist where there is a close personal relationship between two people who do not satisfy other criteria because either or both of them suffer from a physical, intellectual or psychiatric disability.

Examples of interdependency relationships may include:

- same sex couples who reside together and are interdependent;
- siblings who reside together;
- an adult child who resides with and cares for an elderly parent.

Special rules for Non-lapsing Binding Nominations

- A Non-lapsing Binding Nomination must be signed by two witnesses who are at least 18 years old and are not named as beneficiaries.
- This form is invalid if not received by the Trustee before your death.
- Only your dependants or legal personal representative can be nominated to receive a share of a Death benefit. Whether or not a person is eligible to receive part of your Death benefit is determined at the date of your death.
- Your Non-lapsing Binding Nomination will cease to have effect if you subsequently marry, remarry or divorce. You can amend or revoke a Non-lapsing Binding Nomination at any time by sending a new nomination form.
- If a person you have nominated dies before you or is not eligible to receive a share of your Death benefit, that person's part will be distributed equally amongst the surviving nominated dependants and/or legal personal representative.
- If you do not provide all details requested in this form, or if it is not properly witnessed the form is a Non-binding Nomination.
- If you fail to properly and clearly specify the portion (%) of your benefit payable to each person, it will be distributed equally amongst those persons nominated who are eligible to receive a benefit, providing the nomination form was otherwise valid.

Your completed Nomination of Beneficiaries Form should be mailed to:

Tidswell Financial
50 Hindmarsh Square
Adelaide SA 5000

If you require any assistance with completing the Nomination of Beneficiaries form, please contact your financial adviser or Tidswell Financial on (08) 8223 1676.

Issued by the Trustee, Tidswell Financial Services Ltd ABN 55 010 810 607, AFSL 237628, Australian Credit Licence 237628, RSE Licence L0000888 as Trustee for the Tidswell Master Superannuation Plan ABN 34 300 938 877, RSE R1004953