

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 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.

## NON LAPSING NOMINATION

**Members can choose to make a non lapsing nomination.**

### What is a non lapsing nomination?

- When you make a valid non lapsing nomination, you decide who receives your benefit when you die, and how much of the benefit they receive.
- The process allowed by our Trust Deed means that the Trustee must follow your nomination unless it is invalid. It will be invalid if for example:
  - the beneficiary nominated is not your dependant or Legal Personal Representative at the time of death, or
  - we know that you have married, entered into a de facto relationship (or similar relationship) with another person, separated on a permanent basis from your spouse or partner, or have had a child with a person other than your spouse or partner, since making your nomination, or
  - before you die, the Trustee withdraws its general consent to follow nominations made under this facility (but if this happens, we will let you know).
  - The nomination is not clear to us (e.g. it is illegible or the nominated proportions don't total 100%).
  - We have actual knowledge that when you made the nomination you did not understand the effect of making it (e.g. due to legal incapacity).
  - You don't sign this form.
- An invalid non lapsing nomination will be taken into consideration, 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.
- 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, and mail, email or fax the form to BT.



03-17-006-03



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## 1. NON LAPSING 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.  
 To **revoke** a current nomination ▶ Complete Sections 1, 2, 3 and 4.

## 2. MEMBER DETAILS

BT Member number

Date of birth

 /  / 

Daytime phone number

 (  ) 

Surname

Given name(s)

Address

State

Postcode

Employer name (if applicable)

## 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	Relationship to you Only the following options can be selected	Date of birth	% of benefit	Residential address
1.	<input type="checkbox"/> Spouse <input type="checkbox"/> De-facto Spouse	/ /	%	
	<input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Financial dependant			
2.	<input type="checkbox"/> Spouse <input type="checkbox"/> De-facto Spouse	/ /	%	
	<input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Financial dependant			
3.	<input type="checkbox"/> Spouse <input type="checkbox"/> De-facto Spouse	/ /	%	
	<input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Financial dependant			
4.	<input type="checkbox"/> Spouse <input type="checkbox"/> De-facto Spouse	/ /	%	
	<input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Financial dependant			
<b>My Legal Personal Representative</b>			%	
<b>TOTAL</b>			<b>100</b> %	<i>Request will be <b>INVALID</b> if benefit allocation does not equal 100%</i>

## 4. MEMBER SIGNATURE

Signature of Member

Date

 /  / 

**You can submit this form by:**

- ✉ mail BT Lifetime Super – Employer Plan  
GPO Box 2919, Adelaide SA 5001  
 📠 fax (02) 9274 5402  
 📧 email corporateprocessing@btfinancialgroup.com

