

Lutheran Super – Pension Category

Making an Agreed Death Benefit Nomination

Who'll get your Super if you die?

You can nominate one or more persons that you require the trustee of Lutheran Super to pay your death benefit to should you die while a member of Lutheran Super, by making an 'agreed death benefit nomination'.

If you make an agreed death benefit nomination and it is still valid and in effect at the event of your death, the trustee of Lutheran Super will be bound to follow it and pay your death benefit to the persons you have nominated and in the proportions specified by you.

If you do not wish to make an agreed death benefit nomination, you may still nominate who you would prefer to receive your super payout in the event of your death, by completing a separate *Nomination your beneficiaries* form, available from the website www.lutheransuper.com.au or by calling the Helpline on 1800 635 796. A preferred nomination would not be legally binding on the Trustee.

You may confirm, amend or revoke your agreed death benefit nomination at any time. As your personal circumstances change, it's important to remember to keep your nomination up-to-date.

Completing the form

To make an agreed death benefit nomination in Lutheran Super you must:

- Complete this form in full and sign and date it in the presence of two witnesses. The witnesses must be at least 18 years of age and neither of them can be nominated within this form. Each witness must also sign and date the form in Step 5.
- Only nominate someone who is your Dependant* and/or legal personal representative (of your estate), and
- Ensure you clearly specify the percentage of your super that you wish to allocate to each person and that the total allocation equals 100%.

Once properly made, your nomination replaces any previous nomination you may have made, whether of preferred beneficiaries or an agreed death benefit nomination.

If you wish to revoke an existing agreed death benefit nomination and not make a further nomination you need only complete Steps 1, 4 and 5 of this form, leaving Steps 2 and 3 blank.

What you should know about agreed death benefit nominations

In the event that you die without a valid and in effect agreed death benefit nomination in place, the trustee of Lutheran Super will be required to either pay your entire death benefit to your estate or exercise its discretion and decide on payment of your death benefit to any one or more of your Dependents.

An agreed death benefit nomination will become invalid if:

- it is completed prior to your admission to the Fund,
- it is not made using the required *Making an Agreed Death Benefit Nomination* form,
- the *Making an Agreed Death Benefit Nomination* form has not been properly completed (for example, the nominated proportions are not clear or do not equal 100%, or the form has not been signed and witnessed correctly),
- at the time of your death, one or more of the persons nominated by you has died or is not your Dependant* or legal personal representative,
- your remarry after making the nomination,
- you were legally incapable of making the nomination,
- the trustee is authorised to pay your Pension Account balance to any person nominated by you if that is not authorised by the governing law; or the trustee is legally restrained or prohibited from paying your Pension Account balance to one or more of the persons nominated by you.

Agreed death benefit nominations cease to have effect after a period of three years from the date you sign your nomination, or re-confirm it to apply for a further three years, unless revoked by you earlier. It would also cease to have effect if you are subject to a Court Order at the time of your death, that prohibited you from making a binding death benefit nomination or required you to amend or revoke a nomination, or if (and for so long as) the trustee is prevented from paying out your death benefit in accordance with your nomination due to Family Law.

If you need help

For assistance or to access the Privacy Policy and your personal information call the Helpline on 1800 635 796.

* See Step 3



Step 1 – Complete your personal details

Please print in black or blue pen,
in uppercase, one character per box.

A



Title Mr Mrs Ms Miss

Date of birth / /

Given names

Surname

Postal address

Suburb

State

Postcode

Telephone

 -

Fax

 -

E-mail

Membership number

Name of your employer (if applicable)

Step 2 – Choose either a Reversionary Pension or Lump Sum payment

You may choose for your Pension Account to be paid to your dependant either as a Lump Sum payment or as a Reversionary Pension.

Lump Sum death benefits can only be paid to:

- your spouse - whether by marriage, a de facto relationship (including same-sex partners) or a registered relationship under a law of State or Territory (including same-sex partners)
- your children including step-children, adopted children and your spouse's children, and
- your legal personal representative, and
- any person with whom you have an interdependency relationship.

Reversionary pensions can only be paid to a surviving spouse (including a de facto and same sex partner), any person with whom you have an interdependency relationship, or your child subject to your child:

- being under age 18; or
- being under age 25 and financially dependent on you; or
- suffering from a prescribed disability.

Please note you may only choose one dependant to receive a Reversionary Pension. If you are making a change to your current nomination for a Reversionary Pension you should seek independent financial advice or contact the Helpline on 1800 635 796 as this may require changes to your current pension.

For full details on Reversionary pensions and Lump Sum death benefits, please refer to the **Nominating your beneficiaries** section of the PDS.

In the event of my death: **(Select one option only)**

Please pay my Pension Account paid to the dependant nominated below as a Reversionary Pension:

OR

Please pay my Pension Account paid as a Lump Sum to the dependant(s) nominated below.



Step 3 – Make your nomination

I direct the Trustee of Lutheran Super to distribute my death benefit to the following people in the proportions shown below, in the event of my death (please attach an additional page if you wish to nominate more than four beneficiaries):

Name of First Nominee

Relationship to you** (Select one option only)

Spouse Child Financial Dependant Legal Personal Representative Interdependency Relationship

Address *

Date of birth* / /

Proportion of payout %

Name of Second Nominee

Relationship to you** (Select one option only)

Spouse Child Financial Dependant Legal Personal Representative Interdependency Relationship

Address *

Date of birth* / /

Proportion of payout %

Name of Third Nominee

Relationship to you** Select one option only (Select an option)

Spouse Child Financial Dependant Legal Personal Representative Interdependency Relationship

Address *

Date of birth* / /

Proportion of payout %

Name of Fourth Nominee

Relationship to you** Select one option only (Select an option)

Spouse Child Financial Dependant Legal Personal Representative Interdependency Relationship

Address *

Date of birth* / /

Proportion of payout %

Total % (must equal 100%) %

* Please provide the contact address and date of birth for each of your nominees to assist us to contact them in the event of your death.

Continued over



Step 3 – Make your nomination (continued)

**The persons you nominate must be your 'Dependant' or legal personal representative (that is, the executor or administrator of your estate). 'Dependant' is defined as:

- your spouse - whether by marriage, a de facto relationship (including same-sex partners) or a registered relationship under a law of State or Territory (including same-sex partners)
- your children including step-children, adopted children and your spouse's children, and
- any other person who the trustee considers is wholly or partially dependent on you at the time of death; or
- any person you have an interdependency relationship with. Two people (whether or not related by family) have an interdependency relationship if:
 1. they have a close personal relationship; and
 2. they live together; and
 3. one or each of them provides the other with financial support; and
 4. one or each of them provides the other with domestic support and personal care.

An interdependency relationship will also exist between two people if they have a close personal relationship but do not meet the other criteria as listed above (2, 3 & 4) because either or both of them suffer from a physical, intellectual or psychiatric disability.

Any amounts paid to your legal personal representative would be distributed according to your will, or if you don't have a will, according to the laws of the State in which you resided at the date of your death.

Your Privacy

LCA Nominees Pty Ltd ABN 61 008 204 939 is the trustee of the regulated superannuation fund known as Lutheran Super ABN 93 371 348 387. Lutheran Super is administered by the trustee with the assistance of a professional administration company engaged by us to perform administration services for the fund. We collect and handle personal information about you in order to manage and administer your superannuation arrangements. We may also use it to supply you with information about products and services offered by us and our related companies that we expect to be of interest to you. If you do not wish to receive marketing material, please contact us on 1800 635 796, or write to our Privacy Officer using the details listed below.

Our Privacy Policy is available to view at www.lutheransuper.com.au or you can obtain a copy by contacting us on 1800 635 796.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, another super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage and administer your super, including your employer, our professional advisors, insurers, other organisations who provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and to our other service providers where it is used to assist with managing and administering your super.

In the process of managing and administering your super arrangements with us, your personal information may be disclosed to service providers who are based outside of Australia. It is anticipated that our current professional administrator may disclose personal information to information technology servers which are based in the United Kingdom, the United States, India, New Zealand or Bermuda. We will use all reasonable efforts (with the assistance of our professional administrator) to ensure that information disclosed via our professional administrator to foreign countries will not be held, inappropriately used or disclosed by the recipient of the information in those countries.

Our Privacy Policy sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on 1800 635 796 or write to our Privacy Officer; The Privacy Officer, Lutheran Super, 197 Archer Street, North Adelaide, South Australia 5006.



Step 4 – Sign the form

By signing this form I declare that I have read this form and understand that:

- My nomination in this form will be legally binding on the Trustee if it is still valid and in effect at the time of my death.
- My nomination in this form will be invalid if:
 - it has not been completed correctly, or completed prior to my admission to membership of the Fund
 - the persons nominated or my Dependants and/or legal personal representative at the time of my death are no longer alive
 - the Trustee is legally restrained or prohibited from paying my super to one or more of the persons nominated in this form
 - either of the witnesses signing in Step 5 are also nominated as a beneficiary, or are under age 18
 - any one or more of the persons nominated as a financial dependant are no longer a financial dependant at the time of my death.
- My nomination in this form will expire and cease to have effect:
 - after 3 years, unless I re-confirm, revoke or amend it at an earlier time;
 - if and for so long as the Trustee is prevented from making a payment due to Family Law; or
 - I am subject to a Court Order prohibiting me to make a binding death benefit nomination or requiring me to amend or revoke a binding death benefit nomination.
- This form revokes any prior binding death benefit nomination or nomination of preferred beneficiaries I may have made.
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

Date

/ /

Step 5 – Witness declaration

Witness One (insert full name)

I, confirm that I am at least 18 years of age, am not a person nominated in Step 3 of this form and that the member named above has signed this form in my presence.

Signature

Date

/ /

Witness Two (insert full name)

I, confirm that I am at least 18 years of age, am not a person nominated in Step 3 of this form and that the member named above has signed this form in my presence.

Signature

Date

/ /

Please return your completed form to the Fund Administrator, Lutheran Super, GPO Box 4303, Melbourne, VIC 3001.

