Binding Death Benefit Nomination

ChildCareSuper

Use this form if you would like to make or change a BINDING nomination.
If you would like to *cancel* your binding nomination, please call our Member Services Team on **1800 060 215**.

Your personal details

Member no.		Mr		Mrs		Ms		Miss		Other		(please specify):	
Surname						Given name(s)			
Postal address								Postcode	
Date of birth				Daytime phone no./mobile					
Email									

Beneficiary details

Important notes: For your binding nomination to be valid, the person/s you nominate must be your spouse, your child (of any age) and/or any person who is dependant on you at the time of your nomination and at the time of your death. You may also nominate that some or all of your benefit be paid to your Legal Personal Representative.

Beneficiary – Full name	Date of birth	Relationship to you*	Proportion of benefit
1.			%
2.			%
3.			%
		TOTAL	100 %

*Relationship to you: Spouse, Child, Interdependent, Financial dependant, Legal Personal Representative

Important notes

For your nomination to be valid, the total sum in the percentages column **MUST equal 100%**.

If you wish to nominate more than three beneficiaries, please provide the beneficiary details on a separate sheet, attach it to this form and ensure that you sign, date and have it witnessed on the same day as this form.

This binding nomination (if valid) is only effective from the date it is received and accepted by Child Care Super and **expires three years** from when you sign the form.

You should read the *Important Information about Binding Death Benefit Nominations* at the end of this form.

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Member declaration

IMPORTANT NOTE: For your nomination to be valid you must sign and date this form in the presence of two witnesses who also then sign this form. **All signatures must be signed on the same date.**

If any part of this form is not completed correctly or if any person you nominate is not your spouse, child, dependant or Legal Personal Representative at the time of both your nomination and your death, this nomination will be invalid and will not be binding on the Trustee.

I confirm that I have read and accept the *Important Notes* and the *Important Information about Binding Death Benefit Nominations* on the reverse of this form.

I understand that, on receipt by the Trustee:

- this nomination replaces any previous nomination I have made and applies to all my benefits with Child Care Super;
- I must regularly review my nomination and ensure it is up to date;
- when I die my death benefit will be paid at the Trustee's discretion if any part of this nomination is invalid at the date of my death; and
- I can only change or update my binding nomination/s by completing a new Binding Death Benefit Nomination form.

Signature ✘

Date / /

Witness declaration

I declare that I am over the age of 18 years; I am not a beneficiary nominated on this form and that this form was signed by the Member in my presence.

WITNESS 1

Name

Date of birth / /

Address

Signature ✘

Date / /

WITNESS 2

Name

Date of birth / /

Address

Signature ✘

Date / /

Complete and return to: **Child Care Super, GPO Box 1088 Melbourne, VIC 3001**

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Issued by Stewarda Pty Ltd ABN 56 098 527 256, AFSL 236049, RSE Licence L0000185 as trustee of the Smart Future Trust ABN 68 964 712 340, RSE Registration No R1000566 (the Fund). Child Care Super is a product in the Fund.

11/2026

Important information about Binding Death Benefit Nominations

ChildCareSuper

What is a binding nomination?

A binding death benefit nomination provides more certainty that the person or persons you nominate as your beneficiary receives your death benefit. If you have made a binding death benefit nomination and if your binding nomination is valid, generally the Trustee must pay your death benefit in accordance with your wishes.

If you do not make a binding death benefit nomination, or if your binding nomination is invalid, the Trustee has a discretion about who should receive your death benefit.

Who can you nominate?

You can only nominate dependants or your Legal Personal Representative.

Under superannuation law a dependant is:

- A husband, wife or defacto (including same sex partner)
- Any child of any age (including an adopted child or a child of a spouse)
- Any person in an interdependent relationship with you
- Anyone who is financially dependant on you

How to ensure your binding nomination is valid

For your binding nomination to be valid, the following conditions must be satisfied:

- The people you nominate must be eligible to receive a benefit. That is, they must be your dependants or your Legal Personal Representative – both at the time of nomination and at the time of your death.
- The total proportions nominated must be clear and must equal 100% (you can go to two decimal points).
- The nomination form must be **signed** and **dated** by you in the presence of two witnesses, who are 18 years or over and not nominated to receive your benefit.
- Each of the witnesses must complete and sign the witness section of the form.
- The nomination must not have expired.
- The nomination has not since been revoked or amended by you.

If any nominated beneficiary is not a dependant or your Legal Personal Representative at the date of your death or your nomination is otherwise not valid, your benefit may not be paid to one or more of your dependants or your estate and the Trustee will need to make a determination about who the benefit should be paid to.

How long does a binding death benefit nomination last?

A valid nomination comes into effect from the date your nomination is received by the Trustee and expires three years from the date you sign the form.

What if my nomination is invalid?

The Trustee cannot pay benefits to a person or persons who are no longer eligible to receive a benefit. It is therefore important to update your binding nomination to ensure that the selection you have made is valid. For example, if you marry, divorce, start or end a de facto relationship after executing a Binding Death Benefit Nomination form, you should review your nomination(s) to ensure it remains consistent with your new circumstances, including your needs.

Can I confirm or update my binding beneficiaries over the phone or online?

No, updating your beneficiary or beneficiaries must be completed in writing and must be witnessed.

Can I make a binding nomination that does not need to be witnessed?

No, all binding nominations (including updates) must be witnessed, using the guidelines set out on the form.

If your Binding Death Benefit Nomination form is no longer valid because it was signed three years ago, you must sign and return another witnessed form if you want to have a binding nomination.

What happens if I send in a Binding Nomination form that has not been completed correctly?

We will return the form to you explaining what needs to be corrected.

Do I need to do anything else other than send you a correctly completed form?

No, once you send us a correctly completed form and we notify you that we have received it, you do not need to do anything unless:

- you need to change your binding death benefit nominations; or
- we contact you close to the three year term expiring.

What happens if I do not update my binding beneficiaries after three years has lapsed?

The binding nomination will no longer be valid and the Trustee will only use your nominated binding beneficiaries as a guide. This may mean that your benefits are paid to someone other than the beneficiaries specified in the lapsed Binding Death Benefit Nomination form.

How can I find out who my beneficiaries are once I have sent you the form?

You can:

- log into your online account and view your beneficiaries; or
- contact the Member Services Team on **1800 060 215** and we can tell you who your beneficiaries are.

Are there any other benefits in having a binding nomination in place?

Yes. If you pass away, it may result in your benefit being distributed to your beneficiaries much faster than if you have non-binding beneficiaries in place.

Could there ever be a situation where the Trustee does not follow the beneficiary selections on a valid binding nomination?

Yes – the Trustee may be unable to pay a benefit in accordance with a binding nomination if the Trustee is:

- subject to a Court order (such as a Family Court order) preventing payment of the benefit; or
- aware you were subject to a Court order that prohibited or restricted you from giving a binding nomination or required you to amend or revoke such a nomination.

I have multiple accounts. Can I complete one form that covers binding nominations for all accounts?

No – we require you to complete a separate Binding Death Benefit Nomination form for each account that you hold.

Is there a cost to have a binding nomination in place?

No, there is currently no charge for this service.

We're here to help

If you have any other questions about nominating your beneficiaries please call Child Care Super on **1800 060 215**.