Binding nomination of beneficiaries

Complete this form to make a binding nomination of the beneficiaries you wish to receive your superannuation death benefits in relation to your smartMonday account.

You can also use this form to **renew** or **revoke** your nomination.

This form must be printed and signed and returned to us by post to smartMonday, GPO Box 1202, Brisbane QLD 4001.

Section 1
Important Information

A binding nomination is a legally binding instruction to the Trustee on the beneficiaries that should receive your superannuation death benefits in the event of your death whilst a member of the fund. So long as the nomination is valid, the Trustee is bound to follow it. In the event that the nomination is found to be invalid, it will be treated as a non-binding nomination. (See section 8 for more information). If you wish to make a non-binding nomination, you can do so online by logging in at **smartmonday.com.au**.

On formal notification of your death (e.g. Death certificate), your account balance will be switched to the Cash investment option.

Who can you nominate as your beneficiaries?

Your dependants or persons whom you have an interdependency relationship, and/or your legal representative. See section 8 for more information.

How long does your nomination last?

Your nomination will be valid for **3 years** unless or until you amend or revoke it. You can amend or revoke your nomination at any time. As your personal circumstances change, it's important to keep your nomination up to date. Any new and valid nomination will replace any previous nomination you have made. We will notify you before your nomination is due to lapse and provide you with an option to renew it (see below).

Making a valid nomination

If you have completed your form incorrectly, your binding nomination will not be in force until a correctly completed form is received and acknowledged by the trustee. Please ensure you have nominated appropriate beneficiaries and your form has been witnessed. See page 4 for more important information about making a valid nomination.

To renew your nomination (*before the end of 3 years*)

We will notify you before your nomination is due to lapse and provide you with an option to renew it. Complete sections 2, 4, and 6 and return the form. (It does not need to be witnessed).

To revoke your nomination

Complete sections 2, 5, 6, and 7 and return the form. Your form to revoke your nomination must be witnessed.

Section 2
Personal Details

Given name/s

Last name

Member number

Date of Birth

Phone (mobile)

Email

Residential Address Line 1

Residential Address Line 2

City

State

Postcode

smart Monday

Section 3
Beneficiary Details

Please complete the beneficiary details below. See section 8 for information about who you can nominate as a beneficiary. If you would like your death benefit to be paid (in part or in full) to your estate and distributed in accordance with your Will, please tick the Legal Personal Representative option. (Your LPR does not need to be named in this form). If you would like to nominate additional beneficiaries, please include a second copy of this page. **The total must add to 100%**.

☐ Legal Personal Representative % of benefit

Beneficiary 1

Name in full Date of Birth

% of benefit Relationship to you

☐ Spouse ☐ Child ☐ Financially dependent ☐ Interdependency relationship

Beneficiary 2

Name in full Date of Birth

% of benefit Relationship to you

☐ Spouse ☐ Child ☐ Financially dependent ☐ Interdependency relationship

Beneficiary 3

Name in full Date of Birth

% of benefit Relationship to you

☐ Spouse ☐ Child ☐ Financially dependent ☐ Interdependency relationship

Beneficiary 4

Name in full Date of Birth

% of benefit Relationship to you

☐ Spouse ☐ Child ☐ Financially dependent ☐ Interdependency relationship

Section 4
Renew Your Nomination

DO NOT COMPLETE THIS SECTION IF YOU ARE MAKING A BENEFICIARY NOMINATION UNDER SECTION 3.

If you would like to renew your existing nomination (before it lapses at the end of 3 years), please tick the box below. Go to Section 6.

☐ I would like to **renew** my existing death benefit nomination.

Section 5
Revoking Your Nomination

DO NOT COMPLETE THIS SECTION IF YOU ARE MAKING A BENEFICIARY NOMINATION UNDER SECTION 3.

If you would like to revoke/cancel your existing nomination of beneficiaries from your account, but do not wish to make a new nomination at this time, please tick the box below. Go to Section 6.

☐ I would like to **revoke** my current death benefit nomination.

Section 6
Declaration & Signature

By completing this form, I declare that:

- All details I have provided on this form are true and correct.
- Beneficiaries nominated on this form are considered Dependants under superannuation law, or will be my legal personal representative, at the time of nomination and at the time of a death benefit assessment. I understand that it is my responsibility to ensure my nomination is valid and remains valid and continues to reflect my wishes.
- I understand that if this form is invalid or has not been received by the Trustee before I die, the Trustee may not pay my superannuation benefits to the people named in this form. The Trustee may treat this as a non-binding nomination and may be guided by it, but otherwise will pay my death benefits at their discretion and in accordance with the superannuation laws.
- I have made an informed decision because I have read and understood the information in the relevant smartMonday Product Disclosure Statement (PDS) and additional information on this form relevant to beneficiary nominations.
- I authorise the Trustee to change the details of my smartMonday account as shown on this form.
- I understand this form overrides any previous death benefit nomination for this member number.
- I may revoke this nomination at any time by completing a new form.
- I have read and understood the **smartMonday Privacy Statement** (available at smartmonday.com.au) and understand how smartMonday and the Trustee will use my personal information.
- I consent to my personal information being used for the purposes of making this nomination.
- If I am disclosing personal information about another person, I have obtained their consent to disclose their personal information and I have made them aware that the Trustee may disclose their information to third parties that are reasonably necessary to assist in the processing of this nomination. If I have not obtained the consent of the other person, I will inform the Trustee of such.

Declaration - renewals only

- If I am renewing my nomination (before it lapses at the end of 3 years),
  - ☐ I confirm that I wish to renew my current binding death benefit nomination for a further 3 years.
  - ☐ I am aware that this form must be completed correctly and signed and dated by me, and that for my renewal to be in force, I must receive acknowledgment from the Trustee that my nomination has been renewed for a further 3 years commencing from the day after the date of my signature below.

Signature | Date

Section 7
Witness Declaration

TWO WITNESSES MUST SIGN AND DATE THIS DECLARATION TO ENSURE THAT YOUR BINDING NOMINATION IS VALID. WITNESSES MUST ALSO VALIDATE ANY REVOCATION OF YOUR NOMINATION (SECTION 5). A RENEWAL REQUEST OF AN EXISTING VALID NOMINATION DOES NOT NEED TO BE WITNESSED.

I declare that:

- I am 18 years of age or over;
- I am not a nominated beneficiary of this member; and
- This form was signed and dated by the member in my presence.

Witness 1

Signature | Date

Print Name

Witness 2

Signature | Date

Print Name

Section 8

Additional Information and Definitions

You do not need to return this page to us when completing this form.

Dependants

A dependant is:

- The spouse of the person, any child of the person and any person with whom the person has an interdependency relationship at the relevant time (being in the case of a deceased person the date of their death); and
- Any other person who in the opinion of the Trustee is at the relevant time (being in the case of a deceased person the date of their death) wholly or partially dependent on the person for maintenance or support.

Interdependency

Two persons have an interdependency relationship if:

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

Making a valid nomination

A death benefit will become invalid if:

- One of your beneficiaries dies before you do;
- One of your nominated dependants is not a dependant at the time of your death; or
- The nomination was not made directly by you (it is Trustee policy not to accept nominations through Power of Attorneys, or from anyone other than you).

Nominations must be signed and witnessed to be valid. The form must be returned in hard copy by post.

If your nomination is invalid at the time of your death it will be treated as a non-binding nomination. This means the Trustee may be guided by the nomination, but otherwise will pay your death benefit at their discretion and in accordance with the superannuation laws.

Please note: a binding nomination does not override any court orders that may be in place at the time of assessment of your death benefit.

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). smartMonday is a registered trading name of smartMonday Solutions Pty Ltd (ABN 48 002 288 646). smartMonday is a product in the Fund.

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