

# Binding Beneficiary Nomination



Fire & Emergency Services  
Superannuation Fund

**Do not use whiteout on this form. Forms with whiteout or with corrections will not be accepted.**

**Please make sure you post or email this form to FES Super as soon as it is completed.**

**If this nomination is valid, it will apply to all FES Super accounts in your name, unless you advise us differently by completing a separate form for each of your FES Super accounts.**

Member Number

Title Mr / Mrs / Miss / Ms / Other *(circle whichever applies)* Surname

Given Names

Daytime Phone Number

Date of Birth

Home Address

Postcode

Postal Address *(if same as above, write N/A)*

Postcode

Personal Email Address *(we will use this to contact you)*

## Your Beneficiaries *(if you have more than 4 beneficiaries, please complete a second form)*

**Refer to the Important Information section for an explanation of eligible beneficiaries to ensure your nomination is valid. Percentages of benefit for each beneficiary must be a whole number.**

Title Mr / Mrs / Miss / Ms / Other *(circle whichever applies)* Surname

Given Names

Date of Birth

Home Address

Postcode

Spouse  Child  Interdependent  Financial dependent

**% of Benefit**

# Binding Beneficiary Nomination

...continued



Fire & Emergency Services  
Superannuation Fund

Title Mr / Mrs / Miss / Ms / Other *(circle whichever applies)* Surname

Given Names

Date of Birth

Home Address

Postcode

Spouse  Child  Interdependent  Financial dependent

**% of Benefit**

Title Mr / Mrs / Miss / Ms / Other *(circle whichever applies)* Surname

Given Names

Date of Birth

Home Address

Postcode

Spouse  Child  Interdependent  Financial dependent

**% of Benefit**

Title Mr / Mrs / Miss / Ms / Other *(circle whichever applies)* Surname

Given Names

Date of Birth

Home Address

Postcode

Spouse  Child  Interdependent  Financial dependent

**% of Benefit**

**AND/OR**  I wish to nominate the Executor or Administrator of my estate  
(my Legal Personal Representative)

**% of Benefit**

**Total must equal 100% or all of the nominations will be invalid.**

**TOTAL %**

**If you wish to cancel a current Binding Beneficiary Nomination and not replace it, please tick this box.**

*For more information, refer to the Product Disclosure Statement and Reference Material on the website at [www.fessuper.com.au](http://www.fessuper.com.au).*



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## Important Information

### What is a Binding Beneficiary Nomination?

It is a legal instrument that “binds” the Board of the Fire and Emergency Services Superannuation Fund (FES Super) to pay your death benefit to your nominated beneficiaries. A binding death benefit nomination allows you to have greater certainty about where your death benefit will be paid. Provided the nomination is valid and less than three years old, then the Board has no discretion in relation to whom the benefit is to be paid.

In the event of your death, if your nomination is found to be invalid, the Board will use its discretion to determine how your benefit will be paid.

### Who can I nominate as a beneficiary?

You can nominate a dependant or your Legal Personal Representative (the executor or administrator of your estate). If you nominate your Legal Personal Representative it is important that you have a valid Will and keep it up-to-date, as the Board must pay your death benefit to your estate. All your beneficiaries must be alive and be a dependant on the day of your death.

Under superannuation law, ‘dependants’ include:

- your current spouse (includes married and de facto couples);
- your child (incl. an adopted child, step child or child of your spouse);
- any person in an ‘interdependent relationship’ with you; or
- any other person who the Board considers was dependent on you for maintenance or support, at the date of your death.

Someone can be in an **interdependent relationship** with you if:

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

**Interdependency** can also arise where two people have a close personal relationship but don’t live together or provide each other with financial support or personal care because of physical, intellectual or psychiatric disability. In most cases, your parents are not considered to be your dependants. If you want your death benefit to go to your parents, you should seek legal advice about arranging for your Will to cater for this.

**If your nominated beneficiary does not meet the definition of a dependant, your nomination may be invalid.**

### How do I ensure my Binding death benefit nomination is valid?

When you initially fill in your form you must do the following:

- complete all sections of the form;
- ensure the beneficiaries are dependants or your Legal Personal Representative;
- ensure the benefit allocation between your beneficiaries adds up to 100%; and
- ensure you sign and date the form in front of two witnesses, who must be over 18 years of age and not nominated as beneficiaries.

Your nomination may become invalid if:

- your form was signed more than three years before you die. You must complete a new form at least every three years;
- one of your beneficiaries dies before you do;
- one of your nominated beneficiaries is not a dependant at the time of your death; or
- you are no longer a member of FES Super at the time of your death.

### What will FES Super do?

It is important that, like a Will, you keep your binding beneficiary nomination up-to-date. We will confirm any new or cancelled nomination. We will confirm your current binding beneficiary nomination details each year with your Annual Member Statement. We will also contact you prior to the expiry of any existing nomination to help ensure you are given the opportunity to complete a new form. However, it is your responsibility to ensure your beneficiaries are up-to-date.



## Member Authorisation

**You MUST SIGN and DATE this form in front of your two witnesses.**

I acknowledge and have read the below:

- a valid binding beneficiary nomination will be binding on FES Super;
- I have read and understood the Important Information section on this form;
- this nomination becomes effective upon acceptance by FES Super and will remain in effect for three years from the date it was received by FES Super;
- I may at any time revoke this nomination by completing a new form;
- It is my responsibility to ensure my nomination remains valid and continues to reflect my wishes; and
- This form overrides any previous binding beneficiary nomination for this member.

Member Full Name

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Member Signature

Date

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## Witness 1 Declaration

**This form MUST be SIGNED and DATED on the same day as the member.**

I declare that the member declaration above was SIGNED and DATED by the member AT THE SAME TIME THAT I SIGNED THIS FORM, that I am over age 18 and I am not one of the nominated beneficiaries.

Witness Full Name

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Witness Signature

Date

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## Witness 2 Declaration

**This form MUST be SIGNED and DATED on the same day as the member.**

I declare that the member declaration above was SIGNED and DATED by the member AT THE SAME TIME THAT I SIGNED THIS FORM, that I am over age 18 and I am not one of the nominated beneficiaries.

Witness Full Name

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Witness Signature

Date

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FES Super to complete

Entered on system

Confirmation sent

Images saved

Entered By

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Date

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*We are committed to respecting the privacy of personal information you give us. If you would like a copy of FES Super's Privacy policy, visit [fessuper.com.au](http://fessuper.com.au), email [admin@fessuper.com.au](mailto:admin@fessuper.com.au) or call (08) 9382 8444.*