



Beneficiary nomination

Information on nominating a beneficiary

Nomination options

A non-binding nomination subject to Trustee discretion.

The Trustee will decide who receives your death benefit, taking into consideration your preferred beneficiaries and your current circumstances at the date of your death.

No nomination.

The Trustee will decide who receives your death benefit.

Who can you nominate?

Under superannuation law, you can nominate:

Individuals

- your spouse or de-facto spouse, including same sex partners
- children including step and adopted children, children of your spouse and other children within the meaning of the Family Law Act 1975
- individuals who are financially dependent on you at the time of your death
- someone in an interdependency relationship with you at the time of your death.

Legal representative (your estate)

Your legal representative will either be the executor under your will, or a person granted letters of administration for your estate if you die without having left a valid will.

Why can't you nominate other family members or friends?

The law only allows you to nominate individuals who are financially dependent on you or have an interdependency relationship with you at the time of your death. However, you can choose to have your benefit paid to your estate where you can nominate your friends and/or other family members in your will to receive these funds.

What is a financial dependant?

Someone who is financially dependent upon you at the time of your death.

The definition of a dependant under superannuation legislation may be different to the definition which is used for Tax purposes. For more information on estate planning we recommend you speak with your financial or legal adviser.

What is an interdependent relationship?

This 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. This type of relationship may still exist if there's a close personal relationship but the other requirements aren't satisfied because of some physical, intellectual or psychiatric disability.

Taxation

The taxation rules relating to death benefits are complex and different taxation treatments may apply depending on the beneficiary nomination in place. Please seek advice from your tax adviser.

We can only accept your request if the form is correctly completed.

We respect your privacy and handle your information in accordance with our privacy policy. The MLC Limited Privacy Policy is available at mlcinsurance.com.au/privacy-policy

1. Your personal details

Policy number

Title

Mr Mrs Miss Ms Other

Middle name

Date of birth (DD/MM/YYYY)

Home telephone

Email

First name

Family name

Contact telephone (business hours)

Mobile phone

2. Nomination of beneficiary – must be nominated by the Member

Non-binding death benefit nomination

Complete this section if you wish to indicate to the Trustee your preferred beneficiary/beneficiaries of your death benefit. It is the Trustee's ultimate decision to whom the benefits will be paid and in what portions, but your nomination will be taken into account by the Trustee. The Trustee will be restricted to paying the death benefits to your dependants and/or your legal personal representative (estate). It is important that you read the information on nominating a beneficiary on page 1 before completing this section.

If this application relates to an existing policy, then the nomination provided in this form overrides the existing nomination on file.

The total must equal 100% for nominations to be valid. You can nominate a percentage up to two decimal places.

	Full name and address of beneficiary	Date of birth	Relationship to you	Portion of total benefit
1			<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship	%
2			<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship	%
3			<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship	%
4			<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship	%
5	Legal representative (your estate)	Not applicable	If you want part or all of your benefit paid to your estate, please write the percentage here.	%
Total				100%

3. Your agreement and declaration

I request the Trustee to accept my beneficiary nomination for the nominated policy. I understand I should review my nomination regularly, especially when my circumstances change (eg marriage, having children or any other life changing event), to ensure my nomination is always up to date.

Full name of member (please print)

Signature of Member or Power of Attorney

	Date (DD/MM/YY)							
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If signed under the Power of Attorney: Attorneys must attach a certified copy of the Power of Attorney if not already supplied. The Attorney hereby certifies that he/she has not received notice of any limitation or revocation of his/her Power of Attorney and is also authorised to sign this form.

Power of attorney documents can't be faxed or emailed.

4. Check your nomination

- I've completed sections 1 to 3 of the form.
- I've supplied the full name, date of birth and relationship of all beneficiaries in Section 2.
- The total of the percentages allocated to beneficiaries add up to 100% in Section 2.

5. Send us your form

Please return your completed, signed and dated form to:

MLC Life Insurance - Operations
PO Box 23455
Docklands VIC 3008

Email: enquiries.retail@mlcinsurance.com.au

If you have any questions, please contact your financial adviser or call us on **13 65 25** between 8.30am and 6.00pm (AEST/AEDT), Monday to Friday.

Trustee

NULIS Nominees (Australia) Limited
ABN 80 008 515 633
AFSL 236465

Fund

MLC Super Fund
ABN 70 732 426 024

Insurer

MLC Limited
ABN 90 000 000 402
AFSL 230694

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