

If something happens to you, it's important to ensure that your super benefits and insurance (if applicable) go to the people you want them to. You can ensure that this happens by nominating a beneficiary.

If you don't nominate a beneficiary, Catholic Super will take reasonable steps to identify and pay your benefit to potential beneficiaries by taking relevant factors into account, such as your relationship with others and their financial dependence on you.

There are two types of beneficiary nominations:

- Non-binding (preferred) beneficiary
- Binding beneficiary.

Non-binding (preferred) beneficiary

If you nominate a non-binding beneficiary, Catholic Super will take your nomination into account, but will not be bound to follow it.

If you wish to make a non-binding death benefit nomination you can either do this in MyLife Online at csf.com.au/mylifeonline, by calling us on **1300 655 002**, or by putting your request in writing and mailing it to **PO Box 333, Collins Street West VIC 8007**.

Binding beneficiary

To provide greater security about who will receive your benefit if you die, you can make a nomination which binds the Trustee to pay your death benefit in specified percentage(s) to specified person(s), providing that you are still a member of Catholic Super and your nomination is valid at the time of your death.

To make a valid binding death benefit nomination, you must follow these procedures. Your nomination must:

- be made to us in writing on the Catholic Super Binding Death Benefit Nomination form,
- clearly set out the proportion of your benefit to be paid to each person nominated (the total must add up to 100%), and each person must be a 'dependant' (see next page),
- include the full name and date of birth of each of your nominated beneficiaries,
- be signed by you in the presence of two witnesses who are each over the age of 18 and who are not the nominated beneficiaries, and
- be sent to us when completed (a nomination will not be valid until we receive it).

The binding death benefit nomination can apply to all of the benefits you hold with Catholic Super, including superannuation accounts, insurance (if applicable), and pension accounts.

Your binding nomination will be valid for three years from the date of receipt by Catholic Super. You can renew, change or revoke your nomination at any time by completing a new *Binding Death Benefit Nomination* form.

We will write to you to confirm your nomination, and any amendment or revocation of the nomination you make.

If your nomination is valid, we must follow it no matter how your personal circumstances may have changed.

If your nomination becomes invalid (e.g. if your nominated beneficiaries die before you or are not a dependant at the time of your death), the Trustee of Catholic Super will use its discretion to determine how your benefit will be paid.

You should consider consulting your legal adviser before making or cancelling a binding death benefit nomination. You should also consider making a Will or altering your Will to describe who should receive your non-superannuation assets (e.g. home, car, shares, cash etc.) and your Catholic Super benefit if it is paid to your estate.

To nominate a binding beneficiary, you need to complete and return the *Binding Death Benefit Nomination* form available on our website at csf.com.au/forms-publications.

● nominating your beneficiaries

Who is a dependant?

A dependant includes:

- your spouse (including a de facto spouse or, in some circumstances, a same-sex partner)
- your children (including an adopted child, a step child, an ex-nuptial child, a foster child or ward, and a child that is a product of a de facto or same-sex relationship)
- any person who is wholly or partially financially dependent on you
- any person with whom you have an interdependency relationship (see below), or
- your legal representative, which means the executor or administrator of your estate.

A person must be a dependant on the date of your death to be considered a beneficiary.

What is an interdependency relationship?

Two persons (whether or not related by family) 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.

An interdependency relationship also includes two persons (whether or not related by family):

- who have a close relationship, and
- who do not meet the other four criteria listed in the paragraph above because either or both of them have a physical, intellectual or psychiatric disability.

If you need any assistance, contact our Service Centre

→ 1300 655 002

→ info@csf.com.au

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