

Beneficiary nominations guide (BA.3)

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The information in this document forms part of the ESSSuper Beneficiary Account Product Disclosure Statement dated 1 July 2019.



Contents

Who can I nominate as a beneficiary?	1
Need help with your super?	2

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Who can I nominate as a beneficiary?

A beneficiary nomination allows you to nominate the person(s) you want to receive your benefit in the event of your death.

You can nominate one or more of your dependants or your legal personal representative to receive your benefit in the event of your death. Your dependants include:

- your spouse, which includes:
 - a person to whom you are legally married
 - a person, whether of the same or opposite sex, with whom you are not legally married, but who lives with you on a genuine domestic basis as a couple
 - a person, whether of the same or opposite sex, with whom you are in a relationship that is registered under an Australian State or Territory law
- a child of yours (or your spouse or de facto partner)
- any person, who in the opinion of the Emergency Services Superannuation Board (the Board), was wholly or partially dependent on you, or had a legal right to look to you for financial support.

Your legal personal representative is the executor of your Will or the administrator of your estate. If you nominate a legal personal representative to receive your benefit in the event of your death, the legal personal representative is required to distribute your benefit according to your Will (or intestacy law if no valid Will exists) after payment of estate debts and expenses, even if the beneficiaries of your estate are not dependants.

Your nomination is a **non-binding** nomination, which means the Board will consider your nomination when deciding who should be paid your benefit. However your nomination is only a guide and the Board will retain full discretion (subject to the governing rules of the Fund) in determining who should receive your benefit and in what proportions, including whether some or all of your benefit should be paid to your legal personal representative. To make or change your beneficiary nomination, log into your Members Online account at esssuper.com.au/login. Alternatively, you can complete the *Non-binding death benefit nomination* form (E107) available from our website at esssuper.com.au/forms and return to us.

If you want more control over what happens to your benefit in the event of your death, you may wish to consider investing in ESSSuper's Accumulation Plan or Income Stream, which allow **binding** nominations to financial dependants. For more information about these products, please visit our website at esssuper.com.au/pds

If you don't tell us what you want to happen to your super when you die, the Board will distribute your benefit to your dependant(s) and/or your legal personal representative at its discretion, subject to the governing rules of the Fund.

The tax treatment of death benefits varies depending on who receives your benefit (i.e. your spouse, other dependants or your estate). For more information, please refer to the *How super is taxed guide (BA.2)* available on our website at esssuper.com.au/pds

Need help with your super?

- visit esssuper.com.au for tips, tools and calculators
- book in for a free super seminar online at esssuper.com.au/seminars
- call our Member Service Centre on 1300 650 161
- call us to arrange a free individual consultation with a Member Education Consultant
- if you want personal financial advice tailored to your individual circumstances, we can arrange a referral to a licensed financial adviser that charges on a fee-for-service basis (commission free). ESSSuper has an arrangement with Link Advice Pty Ltd for Link Advice and its authorised representatives to provide members

with financial advice under Link Advice's Australian Financial Services Licence (No. 258145). Appointments are located at ESSSuper's office.

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