



Beneficiary Nomination Form

Important information about this form

This is the **Beneficiary Nomination Form** for CSCri members.

Use this form to legally nominate, or to change, renew or revoke an existing nomination of, one or more dependants and/or a legal personal representative who you would like your CSCri benefit paid to when you die.

To help make an informed decision, you can download and read the **CSCri Product Disclosure Statement** available on our website csc.gov.au. We have also provided some explanatory notes for your reference.

To ensure your nomination is valid, please complete all fields in **Sections A and B**. Then complete **Sections C, D and E** as directed from **Section B**.

***Please note: This form is not for current or former PSS or CSS members.**

There are 3 types of nominations you can make:
Binding, Non-binding
or Reversionary

How to use this form

Please use CAPITAL LETTERS and a black or blue pen.

Mark boxes like this with a ✓ or ✗ then fill out the next question or section.

Submitting your form

You can lodge your application via post:

CSCri Beneficiary Nomination

Locked Bag 20115
Melbourne VIC 3001

Or email to:

formsandapplications@cscri.com.au

Your privacy is important to us

We're committed to protecting your privacy. We collect your personal information for the purposes of providing superannuation services to you, improve our products and to keep you informed. We will only share your personal information where necessary for providing superannuation services to you. This may include disclosing your personal information to our scheme administrator, service providers or government or regulatory bodies.

Your personal information may be accessed overseas by our service providers. Please see our privacy policy for full details. Your personal information will not be otherwise used or disclosed unless required or permitted under law. A full copy of our privacy policy as well as the privacy complaint process is available at csc.gov.au



CSC
retirement
income

Explanatory Notes

As a CSCri member, you can make either a binding, non-binding or reversionary nomination for the distribution of your remaining account balance when you die.

The difference

A valid **binding** nomination is used to nominate your preferred beneficiaries and it generally binds Commonwealth Superannuation Corporation (CSC) to pay your death benefit to the beneficiaries you have nominated. A valid binding nomination provides greater certainty about who receives your benefit if you die and overrules any previous non-binding or binding nominations, but not a reversionary nomination. Binding nominations are valid for three years from the date they are signed. We will send you a reminder three months before it is due to expire.

A **non-binding** nomination is used to nominate your preferred beneficiaries. Your nomination will not be binding on CSC, and will only be used as a guide when we determine who we pay your benefit to. A non-binding nomination will not expire.

A **reversionary** nomination is used to nominate the dependant to whom we will pay an income stream until the account balance is nil or they fully withdraw the income stream. Similarly to a binding nomination, this option provides greater certainty about who receives your benefit when you die. It also overrules any previous nominations. In the event of your death, the income stream will be paid to your nominated dependant and that person has authority to manage the account (meaning they can switch investment options, change the annual payment amount, make withdrawals, etc.). You can only nominate one person as your reversionary beneficiary. A reversionary nomination will not expire.



Important: If you make a reversionary nomination, you cannot make a non-binding or binding death benefit nomination. There may be taxation or social security implications, which could affect your decision. For more information, please read the [CSCri PDS \(available at \[csc.gov.au\]\(http://csc.gov.au\)\)](#). We also recommend that you seek professional advice for your situation.

Note: If you commenced your CSCri income stream prior to 1 January 2015 and nominated a reversionary beneficiary at that time, you cannot change your nomination.

And the nominees are ...

Binding and non-binding	Reversionary
<p>The following people may be nominated by you to receive your remaining CSCri account balance when you die:</p> <ul style="list-style-type: none">• Your current spouse or de facto• Your children of any age (including step, adopted or ex-nuptial)• Your Legal Personal Representative (the executor of your Will or administrator of your estate)• a person with whom you have an interdependency relationship under superannuation law, including someone you provide with financial, domestic and personal support	<p>The following people are eligible to be elected as a reversionary beneficiary:</p> <ul style="list-style-type: none">• Your spouse• Your children under 18*, or• An interdependent (both at the time of your nomination and your death) <p>*Important: you can nominate a child 18 or older only if (i) they are aged between 18 and 25 and financially dependent on you immediately before your death, or (ii) they are disabled within the meaning of the Disability Services Act 1986 (Cth).</p> <p>Any income stream payable to a child over 18 years old who is not disabled, will only be paid until the child reaches the age of 25, at which time a lump sum of the remaining account balance will be paid. If the child is disabled as described above, the income stream will be payable until the account balance becomes zero.</p>

I've forgotten who I've nominated

Never mind, we all forget things sometimes. If you have forgotten who you last nominated, here are a few places you can check:

- Log in to your CSCri member online and click on the beneficiaries tab
- On your annual statement
- Send us an email – members@cscri.com.au, or
- Give us a call and we'll be happy to tell you, **1300 736 096**

Do I still need a Will?

It is very important to understand that a beneficiary nomination, binding or otherwise, does not replace a Will. Your nomination has no bearing on your assets outside of superannuation and you must not view this nomination as being a substitute for a legally enforceable Will.

How about financial advice?

Ultimately, your choice of beneficiaries is a decision that only you can make. However, before you make any decisions, we recommend you seek advice from a professional, such as a licensed financial planner, solicitor or accountant. A professional adviser may help you identify and explain any considerations (for example, tax implications) that may need to be taken into account.

CSC's authorised financial planners provide a personalised service that takes your objectives, financial situation and needs into account.

For more information about this service, or to book your first advice appointment, call **1300 277 777** during business hours or visit csc.gov.au.



**Explanatory
Notes End**

Form Start

Please use CAPITAL LETTERS and a black or blue pen.

A Your details

CSCri member #

Title Mr Mrs Ms Miss Other

Surname

Given name(s)

Date of birth ^D ^D / ^M ^M / ^Y ^Y ^Y

Residential Address

SUBURB **STATE** **POSTCODE**

Postal Address

SUBURB **STATE** **POSTCODE**

Phone **BUSINESS HOURS** **AFTER HOURS**

MOBILE NUMBER

Email
 @

B Your options

I want to:

- Nominate my beneficiaries or change my currently listed beneficiaries (cancelling your existing beneficiary nomination)—Complete **ALL sections**.
 - * **Important: If making a Binding nomination, Section D must be signed in the presence of two witnesses who must complete Section E. Your witnesses cannot be nominated as beneficiaries on this form.**
- Renew my existing beneficiary nomination—Complete **Section D** only. Select this option if no changes (incl. percentage) are to be made to your existing beneficiary nomination. No witness signature is required.
 - * **Important: If renewing, your nomination must be received prior to your current expiration date.**
- Cancel my existing beneficiary nomination—Complete **Section D** only. No witness signature is required.





Beneficiary nomination

Fill in the details below of the people you would like to nominate as your beneficiaries, and the percentage of your benefit that you wish to allocate to each of them.

If you want to nominate more than 3 beneficiaries, attach the same details on a separate sheet, then have it signed and dated by your two witnesses in the same manner as **Section E** of this form.

Your combined total split between your beneficiaries and/or legal personal representative must equal 100% for your nomination to be valid.

Please only fill in the details of the type of beneficiary you would like to nominate; **Binding, Non-binding** or **Reversionary**. If you make a reversionary nomination, you cannot make a non-binding or binding death benefit nomination.



***** Important: Any corrections made on this form must be initialed and dated by yourself and both witnesses (if applicable), or the form will be invalid.

Binding nomination

This type of nomination requires CSC to pay your superannuation benefit to your nominated beneficiary or beneficiaries in the event of your death, unless it would be unlawful to do so.

Legal Personal Representative (LPR)

Your LPR is the executor of your Will or administrator of your estate. No specific details of their identity or appointment are required. Percentage %

And/or

Beneficiary 1

Surname Percentage %

Given Name

Date of birth ^D / ^M / ^Y ^Y ^Y ^Y Relationship to you Spouse/ de facto Child Interdependency relationship

Beneficiary 2

Surname Percentage %

Given Name

Date of birth ^D / ^M / ^Y ^Y ^Y ^Y Relationship to you Spouse/ de facto Child Interdependency relationship

Beneficiary 3

Surname Percentage %

Given Name

Date of birth ^D / ^M / ^Y ^Y ^Y ^Y Relationship to you Spouse/ de facto Child Interdependency relationship

Total Percentage (Beneficiaries and/or LPR) = 100%

Your beneficiary nominations plus any legal personal representative nomination must add up to 100%, otherwise your nominations will be invalid.

***** Important: Binding nominations are only valid for 3 years from the date you sign this form. If you nominate a person other than a Legal Personal Representative, and that person is no longer a dependant under superannuation law at the time of your death, we are not required to pay your benefits according to that nomination. If this is the case, CSC will use its discretion to decide who will receive your death benefit.

Non-binding nomination

This type of nomination guides CSC on who to pay your superannuation benefit in the event of your death, but CSC is not bound to follow these instructions.

Legal Personal Representative (LPR)

Your LPR is the executor of your Will or administrator of your estate. No specific details of their identity or appointment are required.

Percentage %

And/or

Beneficiary 1

Surname Percentage %

Given Name

Date of birth ^D ^D / ^M ^M / ^Y ^Y ^Y ^Y Relationship Spouse/ Child Interdependency de facto to you relationship

Beneficiary 2

Surname Percentage %

Given Name

Date of birth ^D ^D / ^M ^M / ^Y ^Y ^Y ^Y Relationship Spouse/ Child Interdependency de facto to you relationship

Beneficiary 3

Surname Percentage %

Given Name

Date of birth ^D ^D / ^M ^M / ^Y ^Y ^Y ^Y Relationship Spouse/ Child Interdependency de facto to you relationship

Total Percentage (Beneficiaries and/or LPR) = 100%

Your beneficiary nominations plus any legal personal representative nomination must add up to 100%, otherwise your nominations will be invalid.

Reversionary nomination

A reversionary nomination is a nomination of the dependant to whom your income stream will be paid after your death, until the account balance is nil or withdrawn in full.

Important: If your CSCri account was established prior to 1 January 2015, and you nominated a reversionary beneficiary at commencement of your pension, you are not able to change your nomination.

No fees are payable to change or revoke a beneficiary ... ever.



Nominee

Surname

Given name(s)

Date of birth ^D ^D / ^M ^M / ^Y ^Y ^Y ^Y Gender Male Female

Relationship to you Spouse/ Child Interdependency de facto to you relationship

D

Declaration

I understand and declare:

- The information I have provided on this form is complete and correct
- I have read and understood the **CSCri PDS** and explanatory notes
- This beneficiary nomination form is only valid if:
 - the beneficiaries listed are either my spouse (incl. de facto), children (incl. adopted, step or ex-nuptial children, or a child within the meaning of the *Family Law Act 1975*), a person with whom I have an interdependency relationship, or legal personal representative (the executor nominated in my Will or the administrator otherwise appointed to my estate)
 - If I am nominating a new beneficiary, renewing or changing an existing nomination, this form is signed by me in the presence of two witnesses, who are 18 years of age or older and not listed as a beneficiary on this form (binding nominations only)
- a binding beneficiary nomination is only effective for three years from the date it is signed and received by Commonwealth Superannuation Corporation (CSC) before my death
- my beneficiaries and I will be bound by the provisions of the PSSap Trust Deed
- I can cancel or amend a beneficiary nomination at any time by completing a new **Beneficiary Nomination Form** (excluding reversionary nominations made prior to 1/1/15)
- if I have made a binding nomination, subject to the law, a binding nomination binds CSC to distribute my benefit as specified, unless the binding nomination is invalid or has expired, in which case I understand it is at CSC's discretion to identify and pay beneficiaries
- CSC accepts no responsibility for an incorrect nomination or for the nomination being invalid whether through incorrect completion, expiry or otherwise
- this beneficiary nomination revokes any previous beneficiary nomination I have made
- I have read and understood the **CSC Privacy Policy**



Sign

SIGNATURE																				Date signed															
D		D		M		M		Y		Y		Y		Y																					
																				/				/											
FULL NAME																																			

E

Witness declaration

This **Section E** is only required to be completed if you are making or changing a binding nomination.

Your beneficiary nomination is not required to be witnessed if you are renewing or cancelling an existing binding nomination, or if you are making, changing or revoking a non-binding or reversionary nomination.

I declare:

- I am 18 years of age or older
- I am not a beneficiary nominated on this form
- The member named above signed and dated this nomination in my presence

Witness 1



Sign

FULL NAME																																			
SIGNATURE																				Date signed															
D		D		M		M		Y		Y		Y		Y																					
																				/				/											

Must be signed and dated on the same day as the member.

Witness 2



Sign

FULL NAME																																			
SIGNATURE																				Date signed															
D		D		M		M		Y		Y		Y		Y																					
																				/				/											

Must be signed and dated on the same day as the member.



Checklist

I have

- read the Explanatory Notes at the beginning of this beneficiary nomination form
- obtained the information I require to make an informed decision
- provided my personal details in **Section A**
- made an election in **Section B**
- nominated my beneficiaries and/or LPR in **Section C** (if applicable)
- made my election(s) in **Section C** in whole percentages ensuring it adds up to 100%
- signed and dated the declaration in **Section D**
- had my witnesses sign and date **Section E** on the same date as me (if applicable)
- checked my current nomination won't expire before the fund receives my renewal (if applicable)

Submit your form

Please post this completed form to:

CSCri Beneficiary Nomination

Locked Bag 20115
Melbourne VIC 3001

Or email to:

formsandapplications@cscri.com.au



We're here to help

If you have any questions or need help filling out this form, we're available to chat between 8:30am – 6:00pm, Monday to Friday.

CSCri Customer Service Centre
1300 736 096



Email
members@cscri.com.au



Phone
1300 736 096



Financial Advice
1300 277 777



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