

Virgin Money Super Binding Death Benefit Nomination Form

What's this form for?

You should use this form if you want to make a Binding Death Benefit Nomination.

A few tips for you

- Make sure you complete all relevant sections before sending us this application, otherwise we may not be able to process it
- Don't forget to include your autograph where required
- There are two types of Binding Death Benefit Nominations:
 - **Lapsing binding** - nominations are valid for three years and revert to non-binding once expired unless renewed.
 - **Non-lapsing binding** - nominations are enduring and remain in force unless revoked or amended

If you need help

For assistance call our Customer Care Team on **1300 652 770** (Mon to Fri 8am to 6pm (AEST)).

Step 1 Complete your personal details

* This section must be completed in full.

Virgin Money Super customer number
 Date of birth / /
 Age
 Gender Male ☐ Female ☐

Title Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Given names

Surname

Address

Suburb State Postcode

Postal address (if different from above)

Suburb State Postcode

Home telephone -

Work telephone -

Mobile

E-mail

Step 2

Death Benefit Nomination details

Please mark the appropriate box. Complete the table if you are making a new nomination or amending an existing nomination.

- ☐ I would like to make a Binding Death Benefit Nomination that will revoke and replace any existing nomination. Please complete this section and Section 3. Note that Section 3 requires your signature and the signatures and personal particulars of two witnesses;
- ☐ I would like a lapsing binding nomination knowing it will last for 3 years; or
- ☐ I would like a non-lapsing binding nomination knowing this nomination is enduring and remains until I revoke or amend my nomination.
- OR
- ☐ I would like to revoke and not replace my existing Binding Death Benefit Nomination. Go to Section 3 and sign and date at 'customer signature'. No witnesses are required.

Important:

- Please record details for each nominated beneficiary in the section below and ensure that the total of your nominations equals 100%.
- Only those people listed in the Relationship section may be nominated as your beneficiaries.

In the event of my death, I nominate that my death benefit be paid as follows:

BENEFICIARY 1

Name Gender Male ☐ Female ☐ Date of birth / /
 Relationship to you: ☐ Spouse/de facto ☐ Child ☐ Financial Dependant ☐ Interdependency Relationship ☐ Legal Personal Representative
 Address Proportion of payout* %

BENEFICIARY 2

Name Gender Male ☐ Female ☐ Date of birth / /
 Relationship to you: ☐ Spouse/de facto ☐ Child ☐ Financial Dependant ☐ Interdependency Relationship ☐ Legal Personal Representative
 Address Proportion of payout* %

BENEFICIARY 3

Name Gender Male ☐ Female ☐ Date of birth / /
 Relationship to you: ☐ Spouse/de facto ☐ Child ☐ Financial Dependant ☐ Interdependency Relationship ☐ Legal Personal Representative
 Address Proportion of payout* %

BENEFICIARY 4

Name Gender Male ☐ Female ☐ Date of birth / /
 Relationship to you: ☐ Spouse/de facto ☐ Child ☐ Financial Dependant ☐ Interdependency Relationship ☐ Legal Personal Representative
 Address Proportion of payout* %

BENEFICIARY 5

Name Gender Male ☐ Female ☐ Date of birth / /
 Relationship to you: ☐ Spouse/de facto ☐ Child ☐ Financial Dependant ☐ Interdependency Relationship ☐ Legal Personal Representative
 Address Proportion of payout* %

* Decimals are not permitted and nominations must total 100%.

Step 3

Your declaration

Please read this declaration before you sign and date your Binding Death Benefit Nomination.

- I understand that this Binding Death Benefit Nomination will only be valid if:
 - at the date of my death, each of the beneficiaries listed on this form is a person I can nominate, as listed in the Relationship section above; and
 - it is signed by me in the presence of two witnesses, who are 18 years of age or older, and who are not listed as beneficiaries on this form.
- I understand that:
 - by choosing lapsing binding this Binding Death Benefit Nomination Form is only valid and effective for up to three years from the date it is signed or last confirmed, and that it must be received by Virgin Money Super before my death;
 - by choosing non lapsing binding this Binding Death Benefit Nomination Form is only valid from the date it is signed or last confirmed, and that it must be received by Virgin Money Super before my death;
 - my beneficiaries and I will be bound by the provisions of Virgin Money Super's Trust Deed;
 - I can amend or revoke this Binding Death Benefit Nomination at any time by completing a new Binding Death Benefit Nomination Form and returning it to Virgin Money Super;
 - the Binding Death Benefit Nomination binds the Trustee to distribute my benefit as I have specified, unless the binding nomination is invalid or Superannuation Law requires otherwise. Where the nomination is invalid, I understand that the Trustee may exercise its own discretion in determining the beneficiaries of my death benefit under Virgin Money Super's Trust Deed;
 - Virgin Money Super accepts no responsibility for either the correct nomination of beneficiaries or the completion of this form.

IMPORTANT

You must sign and date this form in the presence of two witnesses who must also sign and date this form on the same day as you. Your witnesses must be over the age of 18 and must not be beneficiaries nominated on this form.

Signature

Date / / This MUST be the same date as the form is witnessed.

Step 4

Witness

WITNESS ONE (INSERT FULL NAME)

I, declare that the customer signed this Binding Death Benefit Nomination Form in my presence. I am over 18 years of age and I am not listed as a beneficiary on this form.

Signature Date / /

WITNESS TWO (INSERT FULL NAME)

I, declare that the customer signed this Binding Death Benefit Nomination Form in my presence. I am over 18 years of age and I am not listed as a beneficiary on this form.

Signature Date / /

Step 5

Explanatory notes

To make a valid binding nomination, you must complete each step below. Please tick each step as you complete it to make sure you submit a valid nomination.

- ☐ Provide the full name/s and date/s of birth and relationship to you of your nominated beneficiaries.
- ☐ Clearly state the percentage of the benefit to be paid to each nominee and make sure the percentages add up to 100%. For example, if you split between 3 people, you may wish to show the percentages as 33%, 33% and 34%.
- ☐ Sign and date the nomination in the presence of two witnesses, who are 18 years of age or older (and who are not nominated as beneficiaries).
- ☐ The two witnesses must also complete and sign the witness declaration on the same day that you sign the form.
- ☐ Send the nomination to Virgin Money Super, GPO Box 4650 Melbourne VIC 3001. It will only become effective once we receive it, and if all the above steps have been correctly completed..

Further information

If you need to make a more detailed nomination, please prepare a letter which meets all the conditions in the checklist. Please note:

- lapsing this Binding Death Benefit Nomination will override any existing binding or non-binding death benefit nomination
- a non-lapsing Binding Death Benefit nomination remains in force unless revoked or amended
- a Binding Death Benefit Nomination is valid for up to three (3) years after the day it was first signed, or last confirmed or amended.

Please consider your options and circumstances carefully and seek help from a licensed financial adviser before making or altering a death benefit nomination.

Privacy notice

Mercer collects your personal information and will use it to manage your superannuation benefits and give you information about your super.

Your personal information will be disclosed to Virgin Money. Both Virgin Money and Mercer may supply you with information about other products and services offered by them and our related companies, to conduct customer satisfaction research or improve products and develop new products. Call the Customer Care Team on **1300 652 770** if you do not want to receive marketing material from Virgin Money and Mercer.

If you don't provide your personal information or otherwise authorise us to collect this information from third parties, we may not be able to provide you with one or more of our products or services.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations to manage your super, including your employer; the fund's administrator; our professional advisors; insurers; our related companies which provide services or products relevant to your super; any relevant government authority that requires your personal information to be disclosed; and our other service providers that help manage your super.

To manage your super, your personal information will be disclosed to Mercer's service providers in another country, most likely at the administrator's processing centre in India. It may also be disclosed to some of Virgin Money's partners, service providers and other third parties in New Zealand, Philippines, India, Singapore, the United States of America, United Kingdom, Spain and Israel. Our Privacy Policies list all other relevant offshore locations.

Our Privacy Policies include more details about how we deal with your personal information and who you can talk to if you wish to access and/or correct information we hold about you. These policies also include details about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

You can read Virgin Money's Privacy Policy online at **virginmoney.com.au/super** and Mercer's Privacy Policy at **mercercfinancialservices.com** or you can obtain a copy by calling the Customer Care Team. If you have a question or you have a complaint about a breach of your privacy, please contact our Customer Care Team or write to Mercer's Privacy Officer, Mercer Superannuation (Australia) Limited, GPO Box 4303, Melbourne VIC 3001 or Virgin Money's Privacy Officer, Level 8, 126 Phillip Street, Sydney NSW 2000, or email privacy@virginmoney.com.au

Return the completed form to:

Virgin Money Super
GPO Box 4650 Melbourne VIC 3001

If you have any questions just give our Customer Care Team a call on 1300 652 770, they're available 8am-6pm EST Monday to Friday (apart from public holidays).