

Living Super

Binding nomination form



About this form

You can use this form to make a lapsing or non-lapsing binding nomination. You can use this form to renew, change or revoke your nomination by lodging a new form at any time. Note that nominations cannot be made under a Power of Attorney. This form will not change any reversionary nomination you may have. If you are less than 16 years of age we require the authority of your parent or guardian to accept your nomination.

Please return to:

ING
REPLY PAID 4307
SYDNEY NSW 2001

Lapsing nomination

Valid for three years from the date it is signed.

If your lapsing nomination is valid at the time of your death, the Trustee will follow your nomination, no matter how your circumstances have changed. So if, for example, you separate from your spouse without divorcing – and he/she is your chosen beneficiary – your lapsing nomination remains valid and binds the Trustee.

If in the future you do not have a legal personal representative and your chosen beneficiary is no longer a dependant, your lapsing nomination is invalid.

Your nomination does not take effect until it has been accepted by the Trustee.

Non-lapsing nomination

Valid from the date it is signed unless it is changed, revoked or your personal circumstances change such as; you get married, enter into a de facto or similar relationship (including same-sex relationships), separate on a permanent basis from your spouse or partner or have a child with a person other than your spouse or partner.

If in the future you do not have a legal personal representative and your chosen beneficiary is no longer a dependant, your non-lapsing nomination is invalid.

Your nomination does not take effect until it has been accepted by the Trustee.

Who can you nominate as a beneficiary?

Please read the important information at section 3 to understand who you can validly nominate as your beneficiary.

Accounts this nomination applies to

This nomination will apply to all ING Living Super accounts that you have but will not override a valid reversionary nomination.

If you don't nominate or you revoke your nomination

If you do not have a valid binding nomination in place, your benefits will be distributed to your estate or, if there is no appointed legal personal representative of your estate, distributed at the Trustee's discretion.

Don't forget!

No matter the nomination type, we recommend reviewing your chosen beneficiaries at regular intervals. An invalid nomination will not be effective. It will not revoke or replace an existing valid nomination.

Step 1: Your details

| | |
|----------------------|---------------------------------|
| Client number | ING Living Super account number |
| <input type="text"/> | <input type="text"/> |
| First name | Last name |
| <input type="text"/> | <input type="text"/> |

Step 2: Select the type of nomination you would like to make

Please select one of the following options:

- I would like to make, renew or change a lapsing nomination
- I would like to make or change a non-lapsing nomination
- I wish to revoke my existing nomination

Step 3: Beneficiary details

To nominate more beneficiaries, please attach a separate document capturing the details below.

Good to know

For this nomination to be valid your beneficiaries must be one or more of:

- a) your spouse (legal, defacto or same sex)
- b) child (including adopted or step-children)
- c) financial dependants
- d) someone you have an interdependency relationship with; or
- e) your legal personal representative (your estate)

For more information on who qualifies as a dependant, or your legal personal representative, please refer to the ING Living Super Product Guide, available at ing.com.au

To nominate your estate enter Legal Personal Representative in the name field and Not Applicable for the Relationship and Date of Birth Fields.

| | Name | % of benefit | Relationship | Date of Birth (DD/MM/YYYY) |
|---|----------------------|------------------------|--|--|
| 1 | <input type="text"/> | <input type="text"/> % | <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| 2 | <input type="text"/> | <input type="text"/> % | <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| 3 | <input type="text"/> | <input type="text"/> % | <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| 4 | <input type="text"/> | <input type="text"/> % | <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| 5 | <input type="text"/> | <input type="text"/> % | <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| | | Total 100% | (The allocation of the benefit must be clear and add up to exactly 100%) | |



Step 4: Acknowledgement and witness declaration

I acknowledge and understand that:

- my beneficiary(ies) must be my spouse, child, financial dependant, someone I have an interdependency relationship with or the legal personal representative of my estate at the date of my death
- if a lapsing or non-lapsing nomination is deemed invalid or has not been received by the Trustee when I die, my benefits will be distributed to my estate, or if there is no appointed legal personal representative of my estate, at the Trustee's discretion
- if any part of this form is not completed correctly, my nomination may be invalid
- if I am under 16 I have provided the authority of my parent, guardian or legal personal representative
- this nomination applies to all ING Living Super accounts that I have but will not override a valid reversionary nomination
- a lapsing nomination is only valid for three years from the date it is signed by me
- a non-lapsing nomination will not lapse unless changed or revoked
- I can renew, change or revoke my nomination at any time by lodging a new form

Signature

Date (DD/MM/YYYY)

 / /

This form must also be completed by two witnesses who see you sign and date the form.

I declare that I am over the age of 18, I am not a nominated beneficiary named on this form and that the person listed in Section 1 of this form (and guardian if relevant) signed it in my presence, and in the presence of the other witness

Signature of Witness 1

Date (DD/MM/YYYY)

 / /

I declare that I am over the age of 18, I am not a nominated beneficiary named on this form and that the person listed in Section 1 of this form (and guardian if relevant) signed it in my presence, and in the presence of the other witness

Signature of Witness 2

Date (DD/MM/YYYY)

 / /

Authority

To be completed if you are under 16 by your parent or guardian

Print name

Signature

Parent / Guardian

(cross out whichever is not applicable)

Date (DD/MM/YYYY)

 / /

Print name

Date of Birth (DD/MM/YYYY)

 / /

Print name

Date of Birth (DD/MM/YYYY)

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