

## Fact sheet

# Who will receive your super if you die?

Leaving clear instructions about what happens to your super if you die can make it easier for your loved ones.

### Providing guidance to us

By nominating beneficiaries, you're telling us who you'd like us to pay your super to if you die. We take these beneficiaries into account when deciding who your super benefits are paid to, but we may also consider other people, depending on your situation when you die.

### Who can be your beneficiaries?

The person(s) you nominate must be any one or more of the following:

- your spouse (including de facto and same sex)
- your children (including step, adopted or ex-nuptial)
- any person(s) financially dependent on you
- an interdependent (see definition below), or
- your legal personal representative, which means the executor or administrator of your estate.

### Who is an 'interdependent'?

An interdependent relationship means:

- you live with someone in a close personal relationship, and
- one of you provides the other with financial assistance, domestic support and personal care.

If you have a close personal relationship but don't meet the other requirements because you are temporarily living apart as a result of physical, intellectual or psychiatric disability, your relationship is still classified as interdependent.

### What is a binding nomination?

If you want to make sure the beneficiaries you nominate are the only people who receive your super, you can make a 'binding nomination'. This means we are required to pay the people you have nominated according to your instructions, as long as your nomination is valid. To be valid, at the time of your death, your beneficiaries must:

- be alive, and
- qualify as your dependant or legal personal representative.

### Is there a fee for binding nominations?

An annual fee of \$10 per year to administer your binding nomination is charged to your account.

### You must review and update your binding nomination every 3 years

Binding nominations are valid for three years from the date we receive your request and it has been approved. It's important that you review and update your nomination regularly and when your circumstances change – for example, if you marry, divorce or have children. If your binding nomination runs out, it will become non-binding and will guide rather than instruct us.




### How do I nominate or update my beneficiary details?

To nominate one or more beneficiaries or update their details, login to your account at [www.australiansuper.com](http://www.australiansuper.com) and select update beneficiaries.

### How do I make or update a binding death benefit nomination?

You must complete a *Binding death benefit nomination* form, which you can download from [www.australiansuper.com/forms](http://www.australiansuper.com/forms) or call us on **1300 300 273** for a copy.

Remember, your binding nomination form must be signed, dated and witnessed to be valid.

 **For more information** If you have any questions, we're here to help.

#### For super accounts

Call: **1300 300 273**  
 Secure email: [www.australiansuper.com/email](mailto:www.australiansuper.com/email)  
 Web: [www.australiansuper.com](http://www.australiansuper.com)  
 Mail: AustralianSuper  
 GPO Box 1901, MELBOURNE VIC 3001

#### For pension accounts

Call: **1300 300 932**  
 Email: [pension@australiansuper.com](mailto:pension@australiansuper.com)  
 Web: [www.australiansuper.com/pension](http://www.australiansuper.com/pension)  
 Mail: AustralianSuper Pension  
 GPO Box 1901, MELBOURNE VIC 3001

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