



Life Insurance Beneficiary Nomination – Superannuation

INSTRUCTIONS

Understanding who receives your superannuation benefit, including any insurance, in the event of your death is important.

Under the rules of the TAL Superannuation and Insurance Fund, the Trustee has the discretion to determine to whom and in what proportions any Death Benefit is payable. You may, however, nominate your legal personal representative and/or dependants as your preferred beneficiaries and the Trustee will consider your wishes in the event of your death.

Please see 'Who can I nominate as a beneficiary?' below for details.

If you wish to make your nomination binding, this form must be signed in the presence of two witnesses. Both of these witnesses need to be over the age of 18 and cannot be beneficiaries under the binding nomination.

Please note that your binding Death Benefit nomination remains valid for three years and should be reviewed regularly particularly if circumstances change, as in the case of marriage or divorce.

For further information on how to nominate beneficiaries and complete this form go to <https://www.tal.com.au/about-us/documents-and-forms>

1. INSURED'S DETAILS

Policy number	<input type="text"/>		
Insured's full name	<input type="text"/>		
Current residential address (Not PO Box)	<input type="text"/>		
Suburb	<input type="text"/>	State: <input type="text"/>	Postcode: <input type="text"/>
Phone numbers	<input type="text"/> Home	<input type="text"/> Work	<input type="text"/> Mobile

2. WHO CAN I NOMINATE AS A BENEFICIARY?

Under superannuation law, and the rules of the Fund, you may nominate your legal personal representative and/or dependants as your preferred beneficiaries.

For superannuation and tax purposes, the definition of a dependant includes any of the following:

- a spouse, which includes a person (whether of the same or different sex) with whom the member is in a relationship that is registered under a law of a State or territory, or a person who, although not legally married to the member, lives with the member on a genuine basis in a relationship as a couple
- a child of the member, including adopted child, step-child
- ex-nuptial child or child of member's spouse (under age 18 for tax purposes) person who is financially dependent on the member
- a person with whom the member has an interdependency relationship.

An interdependency relationship is defined as where two people (whether or not related by family):

- live together, and
- have a close personal relationship, and
- one or each of them provides the other with financial support, and
- one or each of them provides the other with domestic support and personal care.

An interdependency relationship can also exist where there is a close personal relationship between two people who do not satisfy all other criteria for interdependency because either or both of them suffer from a physical, intellectual, psychiatric or other disability.

3. BENEFICIARY NOMINATION

I wish to make a **binding** nomination

I wish to make a **non-binding** nomination

Name of beneficiary	Address	Date of birth	Relationship to Policy owner	% of Benefit
		DD / MM / YYYY		
		DD / MM / YYYY		
		DD / MM / YYYY		
		DD / MM / YYYY		
		DD / MM / YYYY		
		DD / MM / YYYY		
Personal Representative (your estate)				
Total (must add up to 100%)				100%

Declaration

- I wish to make a binding/non-binding Death Benefit nomination as indicated above
- This nomination replaces any nomination I have previously made.

Member signature: Date:

Witnesses are required for a binding nomination only.

Witness – signed by the member in the presence of:

Witness 1 signature: Date:

Witness 1 name:

Witness 2 signature: Date:

Witness 2 name:

4. PRIVACY

The Privacy of TAL customers is important and TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles.

The way in which TAL collects, uses, secures and discloses your personal information is set out in the TAL Privacy Policy available at <http://www.tal.com.au/Privacy-Policy> or free of charge on request to TAL using the contact details below.

- 1300 209 088
- 1300 351 133
- customerservice@tal.com.au
- www.tal.com.au
- GPO Box 5380, Sydney NSW 2001

If you want to know more about our approach to privacy you can contact our Privacy Officer. In addition, the website of the Office of the Australian Information Commissioner at www.oaic.gov.au also contains a great deal of useful information about privacy matters, although TAL is not responsible for the content on that website.

TAL may collect, use or disclose your personal and sensitive information to assess, verify and process an insurance policy application or to process a claim.

Your information may be collected from or disclosed to other entities under current privacy legislation and these may include medical practitioners, health professionals, employers, superannuation trustees and their administrators where relevant, reinsurers, accountants, lawyers and Government departments where authorised or required by law.

Please return the completed form to:
TAL Life Limited, GPO Box 5380, Sydney NSW 2001
T 1800 101016 E claims@tal.com.au www.tal.com.au