

DEATH BENEFIT NOMINATIONS

| The BMA Personal Superannuation Fund |

IMPORTANT INFORMATION

Understanding who receives your superannuation money in the event of your death is important. Please read through the following information carefully before completing the Death Benefit Nomination Form. You should discuss this with your Financial Adviser so that your individual circumstances can be taken into account.

WHAT OPTIONS DO I HAVE FOR A DEATH BENEFIT NOMINATION?

Under the Fund rules the Trustee has a discretion to determine to whom and in what proportions any death benefit is payable. You may, however, nominate Dependants and/or your Personal Representative as your preferred beneficiaries and the Trustee will take into account your wishes in the event of your death.

WHO CAN I NOMINATE AS A BENEFICIARY?

You can nominate one or more Dependants and/or your Personal Representative (your estate) as your preferred beneficiaries for any death benefit which becomes payable.

“Dependant” means your:

- Spouse (meaning legal or de facto spouse or other person with whom the member is in a relationship where they are living together on a genuine domestic basis as a couple),
- Child (including adopted child, step child, ex-nuptial child and child of member spouse),
- any person who is Financially Dependent on you; or
- any person with whom you have an Interdependency Relationship. You have an Interdependency Relationship with a person with whom you have a close personal relationship and with whom you live where one or both of you provides the other with financial support and one or both of you provides the other with domestic support and personal care (or are prevented from doing this because one or both of you suffers a physical, intellectual, psychiatric or other disability).

WHO GETS MY BENEFIT IN EVENT OF MY DEATH?

The Trustee of the Fund is only able to pay your death benefit to your Personal Representative and/or one or more of your Dependants. In the event of your death, the Trustee will seek to determine all your Dependants and, considering your nomination, will determine whom and in what proportions to pay your benefit.

Your nomination is an expression of your wishes only and is not binding on the Trustee. The Trustee will consider all your circumstances at the date of your death before determining whom to pay.

Please note, the Trustee is only able to pay your Personal Representative and/or one or more of your Dependants and in the event that, following your death, the Trustee determines that you left no Dependants and is unable to locate your Personal Representative, the Trustee may determine that your benefit is forfeited.

HOW DO I MAKE A VALID DEATH BENEFIT NOMINATION?

Your nomination must:

- be in writing using the attached Death Benefit Nomination Form; and
- clearly show the proportion of the benefit to be paid to each person nominated (i.e. total 100%); and
- only nominate as beneficiaries your Dependant(s) and/or your Personal Representative; and
- be signed and dated by you; and
- be received by the Trustee (i.e. your nomination will not be valid until we receive your Death Benefit Nomination Form).

The Trustee may confirm your nomination following receipt, however, this should not be taken as a confirmation that the nomination itself is valid. As a Member's circumstances can change, the Trustee does not check the validity of a nomination (in particular the nature of the relationship between the Member and the nominee(s)) until after the death of a Member.

HOW LONG IS MY NOMINATION VALID FOR?

Your nomination is valid from the date your Death Benefit Nomination Form is received by us and will remain valid until you instruct us otherwise.

HOW OFTEN SHOULD I UPDATE MY DEATH BENEFIT NOMINATION?

You should review your death benefit nomination regularly and particularly when your circumstances change. Whilst the nomination will not bind the Trustee in determining whom to pay, the Trustee will consider it an expression of your wishes. If your circumstances or wishes change, it is important that you let the Trustee know by completing another Death Benefit Nomination Form and returning this to TOWER.

QUESTIONS?

If you require any further information regarding the death benefit nomination process please contact one of our Customer Service Consultants on Freecall 1800 226 364 or email us at customerservice@toweraustralia.com.au

Please return your original completed and signed Form to:

TOWER Australia Limited
Reply Paid 142
Milsons Point NSW 1565

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DEATH BENEFIT NOMINATION FORM

| The BMA Personal Superannuation Fund |

Please read the attached Death Benefit Nominations sheet and complete this Form in CAPITAL LETTERS using a black or blue pen. Under the Fund rules the Trustee has a discretion to determine to whom and in what proportions any death benefit is payable. You may, however, nominate your Personal Representative (your Estate) and/or Dependants as your preferred beneficiaries and the Trustee will take into account your wishes in the event of your death.





01	YOUR DETAILS			
	TOWER POLICY/MEMBER NO.			
	PERSONAL DETAILS	Surname		
		Given Names	Date of Birth	/ /
	ADDRESS	Unit No.	Street No.	Street Name
		Suburb	State	Postcode
	TELEPHONE	Home	Work	Mobile

02	NOMINATION				
	I request that in the event of my death the Trustee consider paying any benefit to the Dependants and/or Personal Representative nominated below in the proportions indicated.				
	NAME OF DEPENDANT	ADDRESS OF DEPENDANT	DATE OF BIRTH	DEPENDANT RELATIONSHIP*	BENEFIT (%)
				PERSONAL REPRESENTATIVE (YOUR ESTATE)	
				TOTAL (MUST ADD UP TO 100%)	
				100%	

- * You may only nominate Dependants and/or your Personal Representative (your Estate) as your preferred beneficiaries for any death benefit which becomes payable. Dependant means your:
- Spouse (meaning legal or de facto spouse or other person with whom the member is in a relationship where they are living together on a genuine domestic basis as a couple),
 - Child (including adopted child, step child, ex-nuptial child and child of member spouse),
 - any person who is Financially Dependent on you; or
 - any person with whom you have an Interdependency Relationship. You have an Interdependency Relationship with a person with whom you have a close personal relationship and with whom you live where one or both of you provides the other with financial support and one or both of you provides the other with domestic support and personal care (or are prevented from doing this because one or both of you suffers a physical, intellectual, psychiatric or other disability).

03	DECLARATION
<p>This nomination will replace any existing nomination you have made in respect of your BMA Personal Superannuation Fund membership.</p> <p>I understand that:</p> <ul style="list-style-type: none"> - The Trustee is not bound by this nomination but will take it into account in deciding how and to whom any death benefit will be distributed; and - The Trustee can only pay a death benefit from the Fund to my Personal Representative or a Dependant; meaning my legal or de facto spouse or other person with whom I am in a relationship where we are living together on a genuine domestic basis as a couple, my child (including adopted child, step child, ex-nuptial child and child of member spouse), any person Financially Dependent on me or with whom I have an Interdependency Relationship at the date of my death. 	
<p>SIGNATURE OF MEMBER X DATE / /</p>	

04	PRIVACY
<p>Personal information is collected from or in respect of you to enable the Trustee to provide or arrange for the provision of the product or service requested. If you do not supply the required information, we may not be able to provide the product or service requested. In processing and administering your interest in the Fund we may disclose your personal information (excluding health information) to a number of parties such as your Financial Adviser, other companies within the TOWER Group, organisations to whom we outsource our mailing and information technology, third party service providers, the Insurance Reference Service, Government regulatory bodies and accountants (if applicable).</p> <p>We may also disclose your personal (including health) information to other bodies such as the insurer; reinsurers; health professionals; investigators; the Fund Administrator; lawyers; external complaints resolution bodies and as required by law. By signing this Form you are agreeing to our collection, use and disclosure of your personal information. You may also be entitled to gain access to personal information we may have on file in respect of you. If you wish to obtain access, please make your request to one of our Customer Service Consultants on Freecall 1800 226 364.</p>	

05	CONTACT DETAILS
<p>Please keep a copy of this Form for your records and complete and return the signed original to the Reply Paid address below. If you have any questions or an enquiry regarding this request, please contact your Financial Adviser or one of our Customer Service Consultants:</p> <ul style="list-style-type: none">  Freecall 1800 226 364  TOWER Customer Service Centre Reply Paid 142 Milsons Point NSW 1565  customerservice@toweraustralia.com.au  www.toweraustralia.com.au 	

Trustee
TOWER Australian Superannuation Limited
ABN 69 003 059 407 AFSL 237851 RSE Lic.L0000642

Superannuation Fund
The BMA Personal Superannuation Fund
ABN 36 628 750 779 RSE Reg. R1000870