

This form is only to be completed if you selected Binding Nomination in Step 2 of the Application form.

Please complete the form in pen using BLOCK letters. Print 'X' to mark boxes where applicable. The form must be completed in full. Before completing the form, please read the important information over the page. Please call IRIS on 1300 367 485 if you have any questions.

# IRIS Super Income Stream Binding Death Benefit Nomination

(for new members)

**Make a binding nomination.**

To make a binding nomination please complete Sections 1 to 4.

## Section 1 Personal Details of Member

Mr  Ms  Mrs  Miss  Dr  Other

Given Name  Date of Birth  /  /

Surname

Residential Address

Suburb/City  State  Postcode

Email  Telephone B/H

## Section 2 Beneficiary Details

Each nominated beneficiary must be your dependant or the executor of your estate (as stated in your will). See over page for more details.

Please note, you cannot nominate 'as per will' as a binding beneficiary. You must nominate The Executor or the Administrator of the Estate and the name of that person.

Name	% of Benefit (must add up to 100%)	Relationship eg. spouse, dependant, executor	Beneficiary's Residential Address

## Section 3 Member Declaration

I understand that:

- My beneficiary(ies) must be my spouse, child, a person who is wholly or partially financially dependant on me or with whom I am in an interdependency relationship at the time of my death, or a legal personal representative of my estate at the time of my death.
- My beneficiary(ies) and I will be bound by the provisions of IRIS's Trust Deed relating to binding death benefit nominations.
- This binding nomination is only valid for three years from the date first signed or any confirmation or amendment of it.
- I may at any time cancel or change a binding nomination notice in accordance with IRIS's procedures.

- If a notice is invalid or has not been sent to the Trustee when I die, the death benefit will be determined by the Trustee at its discretion.
- This nomination applies to all my investments within the IRIS Super Income Stream
- I understand that it is my responsibility to ensure my nomination remains valid and continues to reflect my wishes.
- I have read the notes on of this form that set out the terms upon which this nomination is made, and I understand that these are consistent with IRIS's Trust Deed and that I may request a copy if required.

Authorised  
Signature

Date

 /  / 

## Section 4 Witness declaration

I declare that I am over age 18, I am not a beneficiary nominated on this form and the member signed this binding nomination in my presence.

Signature of Witness 1

Print Name

Date of Birth

 /  / 

Date

 /  / 

I declare that I am over age 18, I am not a beneficiary nominated on this form and the member signed this binding nomination in my presence.

Signature of Witness 2

Print Name

Date of Birth

 /  / 

Date

 /  / 

\* **Please note, the dates signed by the witnesses must correspond with the date signed by the member. The form is not valid if dates are not consistent.**

## Important Information

### Binding death benefit nominations

To provide greater certainty about who receives your benefit when you die, you can make a nomination, which binds IRIS's Trustee to pay to whom you direct (providing you are still a member of the fund when you die).

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

- Your current spouse (including de facto)
- Your children of any age (including step, adopted or ex-nuptial)
- Any person(s) financially dependent on you at the time of your death
- Any person with whom you are in an interdependency relationship at the time of your death
- Your legal personal representative, which means the executor or administrator of your estate.

It is important to note that all your nominated beneficiaries must be alive and fall within one of these categories at your death.

**Please note that IRIS will not charge a fee for making a binding nomination.**

### What is a valid nomination?

To make a nomination valid, you must also follow these procedures. Your nomination must:

- Be made to us in writing on this form;
- Clearly set out the proportion of the benefit to be paid to each person nominated (total must add up to 100 percent);
- Be signed and dated by you in the presence of two witnesses over the age of 18 and who are not nominated in the form;
- Be signed and dated by the two witnesses in your presence;
- Be sent to us (a nomination will not be valid until we receive it).

You may also wish to inform your nominated beneficiaries of your nomination.

### How long is the nomination valid?

If you make a binding nomination, it will be valid for three years from the date of first signature, or last confirmed or amended. It is important that you update your nomination regularly to ensure that your wishes are met.

You may renew, change or cancel your nomination at any time. If your nomination is valid, we must follow it no matter how your circumstances have changed.

### How do I update my binding nomination?

If you wish to amend, cancel or make a new nomination you must do so in writing by completing a Binding Death Nomination Form. Additional forms can be obtained from IRIS by calling **1300 367 485** or from our website at **retirewithiris.com.au**

### Default option

If, at the time of your death:

- You have not made a binding death nomination, or
- Your nomination has been cancelled, or
- Your nomination is invalid (for example, it is not correctly signed and witnessed, it is more than three years old and has not been renewed, or any of the people nominated die before you or no longer fall within one of the permitted categories), the Trustee of IRIS will use its discretion to determine how your benefit should be paid.

### Privacy

SMI only collects information on this form that is essential for the administration of your binding death nomination. A copy of our Privacy Policy is available at [retirewithiris.com.au](http://retirewithiris.com.au). You should consider consulting your legal adviser before making or cancelling a binding death nomination.

**Please return this completed form to IRIS**



The IRIS Administration Team can be contacted as follows:

Phone 1300 367 485

Address Locked Bag 200, Carlton South VIC 3053

Email

Website

[admin@retirewithiris.com.au](mailto:admin@retirewithiris.com.au)

[retirewithiris.com.au](http://retirewithiris.com.au)