

This fact sheet explains what happens to your super payout, and your insurance payout, when you die. We know it's not nice to think about, but it's important to make sure you have signed the right paperwork telling us your wishes. We're here to help you with that.

You might assume that when you die, your super will become part of your Will or estate and be distributed with your other belongings and money.

But super doesn't work like this.

First Super must follow strict super and tax laws to decide who will get your super and insurance payments (known as your 'death benefit'). This includes considering your wishes for who your money is paid to when you die. The person you want to receive your super is called a 'beneficiary'. You can have more than one.

## There are four types of beneficiaries you can nominate.

In a nutshell, there are four types of 'beneficiaries' you can nominate to receive your super and insurance payments if you die. You can select one or more from the options below and assign a percentage of the payment you want them to receive using our *Nomination of Beneficiary Form*.



### Spouse/Partner

Includes married and de facto (same or different sex) relationships.



### Children

Your children of any age (including step, adopted, ex-nuptial or children of your spouse).



### Interdependent

Someone who lives with you on a long-term or permanent basis, where one or both of you provide financial and domestic support, and personal care of the other.



### Financial Dependant

Someone who relies on you (totally or partially) for financial assistance or support. For example, you pay the bills, rent, etc.



The First Super *Nomination of Beneficiary Form* is available from our website at [firstsuper.com.au/forms](https://firstsuper.com.au/forms) or by calling our Member Services Team on **1300 360 988**.

## What if I want my super to go to someone else?

You may want your super to go to someone who cannot be nominated as a beneficiary, such as a sibling, friend or parent who is not dependent on you.

If that is the case, don't worry. While super doesn't automatically become part of your estate, you can nominate a Legal Personal Representative to receive your death benefit and distribute it.

This is the executor of your Will, or the person responsible for administering your estate if you do not have a Will. This gives you more options for who gets your super.

## There are two ways to nominate a beneficiary: binding and non-binding

Nomination	Non-binding	Binding
What it means	This is a request only. Ultimately, the Trustee (First Super) decides who gets your super.	A legally binding request we must follow if you die (provided it is valid).
Pros and cons	<ul style="list-style-type: none"> <li>✓ easy to change</li> <li>✗ can be broken if it doesn't meet super/tax laws</li> <li>✓ doesn't expire</li> <li>✗ may forget to update if you change your mind about your beneficiary</li> </ul>	<ul style="list-style-type: none"> <li>✓ locked in for peace of mind so you will know who gets your super</li> <li>✗ your beneficiaries must be dependents or a Legal Personal Representative</li> <li>✗ requires paperwork to set up</li> <li>✗ must be signed by two witnesses, and expires every 3 years</li> <li>✓ we'll remind you to update every 3 years and it's easy to change</li> </ul>
How to nominate a beneficiary	<p><b>Online:</b></p> <ol style="list-style-type: none"> <li>Log into your online super account via the firstonline member portal.</li> <li>In the top navigation, go to 'My Details' and then select 'Beneficiaries'.</li> <li>Click the 'Update non-binding beneficiaries' button, fill in the information and click 'SAVE'.</li> </ol> <p><b>Paper:</b></p> <p>Or you can mail or email the <i>Nomination of Beneficiary Form</i> back to First Super using the following details:</p> <p><b>First Super, PO Box 666, Carlton South VIC 3053</b> <b>mail@firstsuper.com.au</b></p>	<p><b>Paper:</b></p> <ol style="list-style-type: none"> <li>Get a <i>Nomination of Beneficiary Form</i> from First Super.</li> <li>Fill in the form.</li> <li>Post the original copy of the form to First Super by mail to this address: <b>First Super, PO BOX 666, Carlton South VIC 3053.</b></li> </ol> <p>Or you can email a copy to <b>mail@firstsuper.com.au</b></p> <p>To be valid, the form must:</p> <ul style="list-style-type: none"> <li>be witnessed by two other people who are aged 18+ and not listed as dependents on your form</li> <li>be signed and dated by you and your witnesses at the same time</li> <li>be received by the Trustee (First Super) before your death.</li> </ul> <p>For full details about the rules for binding nominations refer to the form.</p>

### Did you know?

If you open a pension account with First Super, or already have a pension account, there is a third option called a 'Reversionary Beneficiary'. This is where a beneficiary will continue to receive your super pension payments in the event of your death. Read the **Pension PDS** at [firstsuper.com.au/pds](https://www.firstsuper.com.au/pds) to find out more.

---

## Tax rules

When your beneficiaries receive your super death benefit, different tax rules will apply and this will depend on their relationship to you. More information is available on the ATO website, visit [ato.gov.au](https://ato.gov.au).

## Check your nomination is valid

Choosing a beneficiary for your super is important, but it can be easy to make a mistake if you're not 100% sure who is eligible to be nominated. If you're unsure, get in touch with us for help. This way, you can be confident your nomination is valid, meaning your wishes must be taken into account by us.

Once you've made your nomination, it's a good idea to check it occasionally, in case it becomes invalid. This can happen if, for example, the relationship between you and whoever you've nominated changes, or they pass away before you do.

## Let's talk

We can confirm your current nominated beneficiary details (if any) and discuss the best way to update or change these to suit your wishes. For help with this process or the form, please call our Member Services Team on **1300 360 988**, or email us at [mail@firstsuper.com.au](mailto:mail@firstsuper.com.au).

---

## Want to know more? We're here to help.

If you would like to discuss nominating beneficiaries, or have any other questions about your super, please contact our Member Services Team today



**1300 360 988**



**mail@firstsuper.com.au**



**firstsuper.com.au**



Go to [firstsuper.com.au/advice](https://firstsuper.com.au/advice) to see how our Financial Advice Team could help you.

