



SandhurstTrustees

Bendigo SmartStart Super[®]

This booklet contains:
Application Form
Binding Death Benefit Nomination Form

18 January 2019

The following Application Form accompanies the Bendigo SmartStart Super® Product Disclosure Statement dated 21 November 2016 (PDS) and is to be used only by individuals transferring their account from Bendigo SmartOptions Super to apply for an interest in Bendigo SmartStart Super (BSSS).

You should read the PDS as it contains important information relating to BSSS that will help you understand BSSS and decide if it is appropriate to your needs. You should also read the information incorporated into the PDS before investing in BSSS.

Incorporated information is contained in the Bendigo SmartStart Super Reference Guide and Bendigo SmartStart Super Insurance Guide.

Applications from outside of Australia will not be accepted, as the offer made in the PDS is only available to persons receiving the PDS (electronically or otherwise) within Australia.

Adviser Authority

If you are investing through a financial adviser and you wish to give your financial adviser authority to operate your account please complete the Appointment of Representative (Adviser Authority) section in this application or contact our Client Services Team. Alternatively, the Appointment of Representative (Adviser Authority) form is available on our website.

Your personal information

Collection of your personal information

Sandhurst collects your personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to Sandhurst or our related entities. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

Collection of personal information about third parties

Sandhurst may need to collect personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

Use and disclosure of your personal information

Sandhurst may use your personal information to perform its business functions (for example internal audit, operational risk, product development and planning). Sandhurst may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details). Your information may be disclosed to your employer in order for them to comply with their superannuation guarantee obligations.

Sandhurst will treat your personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include, insurers, intermediaries and government authorities. Your information may be disclosed to our related entities, our joint venture partners and **Community Bank**[®] companies where its confidentiality is maintained at all times.

Disclosure of personal information to overseas organisations

Some of the organisations Sandhurst discloses your personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

Access to and correction of your personal information

In most cases you can gain access to and seek correction of your personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1800 033 426.

Direct marketing

Sandhurst may use your personal information to inform you about financial products and services that are related to those you have with Sandhurst or other products and services we think you may be interested in. These may be products and services provided by Sandhurst, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us please call us on 1800 033 426.

Privacy Policy

You should also read our Privacy Policy.

Our Privacy Policy contains information about:

- a. how you can access and seek correction of your personal information;
- b. how you can complain about a breach of the privacy laws by Sandhurst and how we will deal with a complaint; and
- c. if we disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy is available on our website www.sandhursttrustees.com.au or by telephoning 1800 033 426.

Where to send your completed forms?

GPO Box 264

Melbourne VIC 3001

superannuation@bendigobank.com.au

Contact details:

Website: www.sandhursttrustees.com.au/super

Client Services Team: **1800 033 426**

Bendigo SmartStart Super[®] – Application Form

This Application Form relates to the Product Disclosure Statement dated 21 November 2016 for Bendigo SmartStart Super (ABN 57 526 653 420) (USI STL0050AU) and is only to be used by individuals transferring their account from Bendigo SmartOptions Super (ABN 57 526 653 420) (USI STL0003AU). The trustee and issuer of BSSS is Sandhurst Trustees Limited 'Sandhurst' (ABN 16 004 030 737, AFSL No. 237906). Sandhurst is a subsidiary of Bendigo and Adelaide Bank Limited.

Bendigo Bank Branch use only

<Place your Branch Stamp here>

Please complete this form in **black or blue** ink using **CAPITAL LETTERS** (except for your email address) and where provided, mark answer boxes with an **X**.

Before you sign this Application Form, Sandhurst or your financial adviser is obliged to give you the Bendigo SmartStart Super Product Disclosure Statement (PDS) which contains important information relating to BSSS. The PDS will help you to understand BSSS and decide if it is appropriate to your needs. You should read the PDS and the information incorporated into the PDS before investing in BSSS.

* Indicates a mandatory field or section. If you do not complete all of the mandatory fields or sections, there may be a delay in processing your request.

Step 1 Member personal details

Title*	<input type="text"/>	Surname*	<input type="text"/>
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Given name(s)*	<input type="text"/>
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Residential address (PO Box is not acceptable)*	<input type="text"/>
<input type="text"/>	<input type="text"/>

Town/Suburb*	<input type="text"/>	State*	<input type="text"/>	Postcode*	<input type="text"/>
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Postal address (if different to above)	<input type="text"/>
<input type="text"/>	<input type="text"/>

Town/Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
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(please provide at least one contact number*)

Home Phone*	<input type="text"/>	Work Phone	<input type="text"/>
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Mobile*	<input type="text"/>
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Email	<input type="text"/>
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Date of birth*	<input type="text"/> / <input type="text"/> / <input type="text"/>	Male	<input type="checkbox"/>	Female	<input type="checkbox"/>
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Occupation	<input type="text"/>
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What is the nature of your duties and the environment performed in (e.g. office, warehouse, building site, underground) and percentage of time performing each (total 100%)

In accordance with AML/CTF Law, please advise the following:

Do you or a family member hold a public office position, e.g. an elected member of State or Federal Government, a senior government official; a senior officer of a government owned or controlled body; a judge; a senior member of the armed forces; foreign ambassador or high commissioner; or foreign equivalent?*

Yes No

Indicate source of wealth (the origin of your financial standing or total net worth i.e. how you generated your wealth)*

Employment Other (please specify)

Indicate source of funds (the origin of your contributions to set up your account)*

Employment Other (please specify)

* If you are currently invested in Bendigo MySuper we will top up your Cash Account from the relevant age-based investment option applicable to your age and you are unable to alter this instruction. Please refer to the Reference Guide for further information.

Step 2 Transfer from an existing Bendigo SmartOptions account

I wish to transfer my entire balance from my existing Bendigo SmartOptions account?

Member Number

By providing your member number and by signing the member declaration in Step 7, you authorise the transfer of the balance (in full) from your existing Bendigo SmartOptions account.

You will automatically retain your existing investment portfolio and Standing Instructions. Under this process, the transfer will not give rise to a capital gains tax event.

Step 3 Insurance cover

Standard Default Cover

If eligible, you will automatically receive Standard Default Cover on joining. This consists of 4 units of Death and TPD cover at a cost of \$4 per week (\$1 per unit per week). The amount of Death and TPD insurance cover you will receive per unit will depend on a number of factors. Refer to the 'Insurance in your Super' section of the PDS for more information including the eligibility criteria and conditions. Please complete the section below if you would like to cancel or reduce your cover.

I wish to decline or reduce my Standard Default Cover

- Decline the Default and TPD cover in full; OR
- Decline the Default TPD cover and retain number of units (maximum of 4) of Default Death cover; OR
- Reduce my Default Death and TPD Cover from 4 units to units of Default Death and TPD cover.

By making a selection above I acknowledge that I am aware that if I wish to obtain cover at a later date I will need to apply for this cover and that my application will be subject to the usual evidence of health requirements.

Step 4 Binding death benefit nomination

If you wish to nominate to whom your death benefit will be paid in the event of your death, you need to read and complete the Binding Death Benefit Nomination Form contained in this booklet, otherwise, in the event of your death, any benefits will be paid to your Legal Personal Representative (on behalf of your estate). Any existing nomination on your Bendigo SmartOptions account will not be transferred.

Step 5 Member Advice Fee

a) Member Advice Fee(s)

The default value for each Member Advice Fee is \$0 or 0%, unless you agree and specify otherwise below in conjunction with your financial adviser.

Member Advice Fee – One-off \$, . (max \$10,000 inclusive of GST per request)

AND/OR

Member Advice Fee – Ongoing \$, . (max \$10,000 p.a. inclusive of GST)
OR . % p.a. (max 2.2% p.a. inclusive of GST of your account balance)

AND/OR

Member Advice Fee – Insurance \$, . (max \$10,000 p.a. inclusive of GST)
OR . % p.a. (max 50% p.a. inclusive of GST of your insurance premium for each type of insurance cover)

OR

Refer to the 'Fees and costs' section of the PDS for more information.

If there is a change of financial adviser (or you no longer have a financial adviser including after we are notified of your death), we will cease paying the agreed Member Advice Fee(s) until you instruct us otherwise.

Please sign below to acknowledge the Member Advice Fees outlined in this section:

Member Signature

Date

 / /

Step 6 Declaration by financial adviser (adviser to complete, if applicable)

Adviser details

Dealer Group name

AFSL number Dealer code

Adviser full name

Adviser code

Adviser signature

Date

 / /

If you are a new adviser, please also provide the following details:

Business name

Business address

Town/Suburb State Postcode

Postal address (if different to above)

Town/Suburb

State

Postcode

Work Telephone

Facsimile

Mobile

Email

Step 7 Member declaration

General

- I have read and understood the PDS dated 21 November 2016 to which this Application Form relates and:
 - acknowledge that applications from outside Australia will not be accepted; and
 - apply to participate as a member of Bendigo SmartStart Super (BSSS), of which Sandhurst Trustees Limited is the trustee, and agree to be bound by the provisions of the Trust Deed constituting BSSS, as amended from time to time.
- I must be at least 18 years of age to complete this application and if I am under the age of 18, this application will be signed by my parent/guardian on behalf of me.
- I declare that, in accordance with the eligibility criteria applicable to BSSS from time to time (refer to the 'How super works' section of the PDS), I am eligible to become a member of BSSS and make contributions to BSSS.
- I understand that if I have supplied my tax file number it will be transferred from my Bendigo SmartOptions account to my new Bendigo SmartStart account.
- I understand that if I have a Direct debit arrangement in place it will be transferred from my Bendigo SmartOptions account to my new Bendigo SmartStart account.
- I consent to my employer or my spouse or any other permitted person, if applicable, making contributions to my account.
- Should any of the information I provide in this Application Form change, I will notify Sandhurst of such changes as soon as possible.
- I understand that certain transactions (including switches, partial withdrawals and other payments) may result in my Cash Account balance temporarily going into negative, and acknowledge that interest will be charged at the daily rate applicable to the Cash Account for the period that my Cash Account has a negative balance.

Appointment of representative (financial adviser authority)

- I wish to authorise my financial adviser to operate my account or give certain instructions on my behalf.
- I acknowledge and authorise my nominated financial adviser and their staff (my financial adviser) to operate my account and to give certain instructions on my behalf in relation to my account to Sandhurst by any method acceptable to Sandhurst, including electronically.
 - I understand that I still retain full control of my account and acknowledge that the following are some examples of instructions which Sandhurst will not accept from my financial adviser:
 - providing a request to withdraw any funds from my account;
 - providing new bank account details;
 - changing my bank account details held on file with BSSS;
 - authorising any other person to operate my account;
 - changing any fees payable to my nominated financial adviser;
 - signing any form where the law or an external party requires the member's signature on the form (eg. Binding Death Benefit Nomination, Request to Transfer, Direct Debit Request);
 - changing the name on my account;
 - appointing a new financial adviser for my account; and
 - changing my communication preferences (if applicable)
 - I agree to release and indemnify Sandhurst, any company in the Bendigo and Adelaide Bank Group and any associated company (including any of their officers, employees or agents) from and against any and all losses, liabilities, actions proceedings, accounts, claims and demands arising from the appointment or exercise of powers by my financial adviser under this authority.
 - I understand and acknowledge that, under this authority, I am bound by the actions of my financial adviser in relation to the operation of my account unless their rights to operate have been withdrawn by you.
 - I understand that this arrangement will continue until I cancel the authority in writing, or until Sandhurst exercises its rights to cancel the arrangement or vary these conditions on 14 days notice.

Investment

- I acknowledge that Sandhurst has provided me with access to the disclosure statements for the investment options (except the Cash Account) I have selected via BSSS's website and I agree to access them on BSSS's website at www.sandhursttrustees.com.au/super
- I acknowledge that neither Sandhurst nor any other person guarantees the return of capital or the performance of the investment funds.
- I acknowledge that my existing investment portfolio and Standing Instruction will be transferred from my Bendigo SmartOptions account to my new Bendigo SmartStart account.

Insurance

I acknowledge and agree that:

- The insurance arrangements under BSSS are governed by the terms and conditions contained in the group life and group income protection insurance policies issued by TAL Life Limited to Sandhurst, in its capacity as trustee of BSSS.
- The information contained in the PDS is only a summary of the main terms and conditions of the insurance offered under BSSS and I agree that I can access the full terms and conditions governing the insurance arrangements by contacting Sandhurst’s Client Services Team on 1800 033 426.
- If I do not decline the standard default cover in full, premiums will be deducted from my account.
- If I have existing insurance in my Bendigo SmartOptions account, it will be transferred to my new Bendigo SmartStart account which may result in a change to the premium.

Privacy

I have read and understood Bendigo and Adelaide Bank Group’s Privacy Policy which is available at www.sandhursttrustees.com.au and agree that Sandhurst and Bendigo and Adelaide Bank Group may collect, use and disclose my personal information in accordance with the Privacy Policy.

Anti-Money Laundering and Counter Terrorism Financing (AML/CTF)

Sandhurst must adhere to AML/CTF rules. These require Sandhurst to undertake ongoing due diligence of customers and transactions within BSSS.

Sandhurst must:

- immediately monitor and report any suspicious transactions or matters to the appropriate authority; and
- obtain the prescribed certified copies of documents that prove your identity when paying a benefit to you or your beneficiary/ies.

By making an application, you acknowledge and warrant to us that:

- you have not knowingly done anything to put the Trustee in breach of AML/CTF laws;
- you will notify us if you become aware of anything that would put Sandhurst in breach of AML/CTF laws;
- if requested you will provide additional information and assistance and comply with all reasonable requests to facilitate the Trustee’s compliance with AML/CTF laws;
- if you fail to provide us with additional information and documentation requested of you, your application and/or benefit payment may be delayed or refused by us;
- you are not aware and have no reason to suspect that:
 - the money used to fund your investment is derived from or related to money laundering, terrorism financing or similar illegal activities; and
 - proceeds of investment made in connection with this product will fund illegal activities.

Electronic instructions

In respect of electronic instructions (email, fax) relating to investment switching, benefit payment requests, or notifying us of a change in details, you agree and acknowledge that we:

- will not accept electronic instructions unless it is accompanied by your scanned or faxed signature;
- are not responsible for any loss or delay that results from a transmission not being received by the Trustee;
- will only process your electronic instructions if they are received in full and have been signed by you;
- will not accept a receipt confirmation from the sender’s facsimile machine or computer as evidence of receipt of the instructions;
- will not compensate you for any losses relating to electronic instructions, unless required by law; and
- do not take responsibility for any fraudulent or incorrectly completed electronic instructions. In the event of fraud you agree to release us from, and indemnify us against, all losses and liabilities whatsoever arising from our acting in accordance with any instructions received electronically bearing your member number and a signature purportedly yours.

Instructions provided online

In respect of my online account, I agree and acknowledge that by accessing my account online I will do so in accordance with the Terms and Conditions.

Online reporting

I acknowledge that Sandhurst may make The Bendigo Superannuation Plan’s annual report available to me on BSSS’s website at www.sandhursttrustees.com.au/super and I will access the annual report from the website.

Member signature

Date

/

/

If you are under 18 we require a parent/guardian to sign this application here:

Parent/guardian signature

Date

/

/

Parent/guardian full name

Bendigo SmartStart – Binding Death Benefit Nomination Form



SandhurstTrustees

This form can be used for the following products:

- Bendigo SmartStart Super®
- Bendigo SmartStart Pension®

Complete the attached form if you want to make a binding death benefit nomination for your Bendigo SmartStart Super or Bendigo SmartStart Pension products. A separate form will need to be completed for each product you hold.

By completing this form you will bind Sandhurst Trustees Limited (Sandhurst) to pay your superannuation benefit on your death to the person(s) you have nominated in this form. Please ensure that you read the terms and conditions outlined in Step 6 prior to completing this form.

* Indicates a **mandatory field**. If you do not complete all of the mandatory fields, there may be a delay in processing your request. Please complete this form in **black or blue ink** using **CAPITAL LETTERS** and where provided, mark answer boxes with an X.

Step 1 Member details

Member number (if known)	<input type="text"/>		
Title	<input type="text"/>	Surname*	<input type="text"/>
Given name(s)*	<input type="text"/>		
Date of birth*	<input type="text"/> / <input type="text"/> / <input type="text"/>	Sex*	Male <input type="checkbox"/> Female <input type="checkbox"/>
Residential address*	<input type="text"/>		
Town/Suburb*	<input type="text"/>	State*	<input type="text"/>
Postal address	<input type="text"/>		
Town/Suburb	<input type="text"/>	State	<input type="text"/>
Postcode*	<input type="text"/>	Postcode*	<input type="text"/>
Contact phone number*	<input type="text"/>		
Email	<input type="text"/>		

Step 2 Binding death benefit nomination of beneficiaries

Nomination status * New nomination **OR** Amendment **OR** Revocation (do not complete Step 3)

How many beneficiaries do you wish to nominate?

This is form of used for this nomination
(If you want to nominate more than four beneficiaries, you must complete and attach an additional form).

Step 3 Nominated beneficiary details

In the event of my death, I direct Sandhurst to pay my death benefit from BSSS in accordance with the following direction:

Pay 100% of my death benefit to my legal personal representative (on behalf of my estate). Do not complete beneficiary details below.

OR

Pay my death benefit to my beneficiary/ies as outlined below.

Beneficiary 1

% of benefit* . %

Title* Surname*

Given name(s)*

Date of birth* / / Sex* Male Female

Residential address*

Town/Suburb State Postcode

Contact phone number

Email

Relationship to member:

Financial dependant Interdependency relationship Spouse/de facto (including same-sex couples) Child

Beneficiary 2

% of benefit* . %

Title* Surname*

Given name(s)*

Date of birth* / / Sex* Male Female

Residential address*

Town/Suburb State Postcode

Contact phone number

Email

Relationship to member:

Financial dependant Interdependency relationship Spouse/de facto (including same-sex couples) Child

Beneficiary 3

% of benefit* . %

Title* Surname*

Given name(s)*

Date of birth* / / Sex* Male Female

Residential address*

Town/Suburb State Postcode

Contact phone number

Email

Relationship to member:

Financial dependant Interdependency relationship Spouse/de facto (including same-sex couples) Child

Step 5 Independent witnesses' declaration

Witness 1 – I declare that I am at least 18 years of age, I have not been nominated as a beneficiary and that this Binding Death Benefit Nomination was signed and dated by the member in my presence and in the presence of the other witness.

Surname*

Given name*

Signature

*Date witnessed (must be the same as the date the member signs)

Witness 2 – I declare that I am at least 18 years of age, I have not been nominated as a beneficiary and that this Binding Death Benefit Nomination was signed and dated by the member in my presence and in the presence of the other witness.

Surname*

Given name*

Signature

*Date witnessed (must be the same as the date the member signs)

Note: the form must be witnessed by both witnesses at the time it is signed by the member.

Contact details:

Sandhurst Trustees Limited
Bendigo SmartStart
GPO Box 264
Melbourne VIC 3001
Phone: 1800 033 426
Fax: 03 6215 5800
Email: superannuation@bendigobank.com.au
Website: www.sandhursttrustees.com.au/SmartStart

Step 6 Conditions

Read how your personal information may be used:

Sandhurst collects your personal information and the personal information of your beneficiary/ies to assess and administer your request. If you do not provide the information we ask for, we may be unable to do this. We treat your personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as administrators, mailing and printing houses, to IT providers, to account holders and operators, and to your financial adviser. Some of these organisations may be located overseas. Your information may be disclosed to related companies within the Bendigo and Adelaide Bank Limited group of companies, where its confidentiality is maintained at all times. We do not sell, rent or trade your personal information. You should also read our Privacy Policy which contains information about how you can gain access to and seek correction of your personal information, and how you can complain about a breach of the privacy laws by Sandhurst and how we will deal with a complaint. Our Privacy Policy is available at www.sandhursttrustees.com.au.

In the event of your death Sandhurst may pay the following benefits as a lump sum or as a pension:

- the amount of your superannuation benefits in BSSS which will comprise your Member Account balance plus
- the proceeds of any Death insurance cover you have through BSSS.

There are rules that Sandhurst will follow when paying your death benefit. These rules are described below.

If you want to direct Sandhurst to pay your benefit to a particular person (called your beneficiary), then you can complete a Binding Death Benefit Nomination. A valid Binding Death Benefit Nomination means your death benefit will be paid to the beneficiary/ies that you nominate.

When you have nominated a beneficiary and the nomination is valid and current, it will be legally binding upon Sandhurst and Sandhurst must act in accordance with that nomination. Commonwealth Government Regulations have imposed strict conditions on how a binding death benefit nomination must be made, amended or revoked. Also, family law and a relationship breakdown can also affect your nomination as the nominated person may no longer be eligible to receive a superannuation death benefit. We recommend you speak to a licensed financial adviser if this may apply to you.

The following conditions apply to binding death benefit nominations of beneficiaries:

- (a) Nominations can only be accepted on a form which is approved by Sandhurst. This form is an approved form.
 - (b) An original signed copy of this form must be provided to Sandhurst. An electronic version (fax or email) can be accepted.
- (c) Each beneficiary must be either your Legal Personal Representative (on behalf of your estate) or a dependant for superannuation purposes. Your Legal Personal Representative is the person or organisation you appoint as the executor of your Will, or who is appointed as the administrator of your estate if you die without a valid Will. If you nominate your Legal Personal Representative, then they will receive your death benefit on behalf of your estate. Currently, your dependants for superannuation purposes are:
 - (i) Your spouse which includes:
 - another person (whether of the same sex or a different sex) with whom the person is in a relationship that is registered under law; and
 - another person (whether of the same sex or a different sex) who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.
 - (ii) Your child or children which includes:
 - an adopted child, a stepchild or an ex-nuptial child of the person; and
 - a child of the person's spouse; and
 - someone who is a child of the person within the meaning of the Family Law Act 1975.
 - (iii) A person with whom Sandhurst is satisfied you had an "interdependency relationship" on the date of your death. Under superannuation law, an "interdependency relationship" is defined as a close relationship between two people who reside together, where one or both provides the other with domestic support and personal care. The definition also extends to include two people who have a close personal relationship, but the relationship does not satisfy the residential and support requirements because either of them has a physical, intellectual or psychiatric disability (this would include a person who, for example, lives in an institution).
 - (iv) Any other person who is wholly or partially financially dependent on you at the time of your death.
 - (d) If any beneficiary nominated is not your Legal Personal Representative, spouse, child, financial dependant or a person with whom you had an interdependency relationship on the date of your death, your nomination will not be valid. This may include situations where you divorce or leave a de facto relationship after making a nomination.
 - (e) If you want to nominate more than four beneficiaries, you must complete and attach an additional form.
 - (f) For each beneficiary, you must specify the proportion of your benefit they are to be paid. The total benefit must have been allocated by you on the form (or forms, if you have nominated more than four persons). Please note: if your allocation does not total 100% the entire nomination will be invalid.
 - (g) The nomination must be signed by you and in the presence of two witnesses, both of whom must be at least 18 years of age and not nominated as beneficiaries.

- (h) The entitlements of any nominated beneficiary may be subject to family law legislation in relation to superannuation splitting arrangements.
- (i) You should consider revising your nomination whenever your personal circumstances change. This nomination may be amended or revoked at any time by submitting a new approved form.
- (j) A nomination will remain valid for a period of three years if no amendment or revocation is made by you during that period. You may confirm (renew) your nomination within this period by sending a signed, written notice to Sandhurst. The nomination will be valid for an additional three years from the date of confirmation. If you amend your nomination, the amended nomination is valid for three years from the date the amendment is made.
- (k) Sandhurst will contact you before the expiry date to give you the opportunity to renew your nomination. However, it is your responsibility to keep it up-to-date and to renew it every three years. If the nomination remains valid and is in effect at the time of your death, then Sandhurst has no power to vary it.
- (l) Sandhurst will remind you annually (via your annual member statement) of the details of your nomination and of its expiry date.
- (m) If you do not nominate a beneficiary or your nomination is invalid (including if it is unclear or defective) or your nomination is not renewed or is revoked before its expiry date, Sandhurst will consider that no nomination applies. Any benefit payable on death will be paid to your Legal Personal Representative on behalf of your estate as a lump sum payment.
- (n) If your Legal Personal Representative cannot be found, then Sandhurst may pay your benefit to your dependants, or, if they cannot be located, then to another individual, as allowed under superannuation law.
- (o) If your nomination is clearly invalid (i.e. if it is completed incorrectly), Sandhurst will contact you to permit you to re-submit a valid nomination.
- (p) If you would like information about the taxation of death benefits, please refer to the 'How super is taxed' section of the Bendigo SmartStart Super Reference Guide.



Bendigo and Adelaide Bank Limited ABN 11 068 049 178 1259489-1259488 BEN50BWP039 (12/18)