

INFORMATION MEMORANDUM  
BINDING DEATH BENEFIT NOMINATIONS  
THE MCKASAH FAMILY SUPERANNUATION FUND

A binding death benefit nomination is necessary to override the usual discretion which a Trustee of a self managed superannuation fund has in relation to the distribution of any death benefits which may become payable on the death of a Member (see Rule 14.8).

The governing rules permit Members to make death benefit nominations that are binding on the Trustee (see Rule 14.5) whether or not it is made in circumstances that accord with the rules in 6.17A of the *Superannuation Industry (Supervision) Regulation* 1993. There is not any obligation in the governing rules that the Binding Death Benefit Nomination be renewed after three years.

The steps to making a binding death benefit nomination are as follows:

- a) The Member completes the Notice attached as "**Appendix A**".
- b) A Member can only make a binding death benefit nomination in favour of:
  - the executor of the will or administrator of the estate of a deceased Member; or
  - a Member's spouse; or
  - any child of the Member; or
  - anyone who is dependent on the Member in the ordinary sense of the word "dependent".
  - Any person with whom the member has an interdependency relationship being a relationship where 2 persons (whether or not related by family) have a close personal relationship, live together, one or each of them provides the other with financial support, one or each of them provides the other with domestic support and personal care.

It is noted that the nomination of a Member's personal legal representative may be more tax effective than an outright nomination of a dependant. This is because the personal legal representative can choose the proportions in which a Member's surviving dependants can receive the death benefit.

- c) A binding death benefit nomination takes effect from the date that the notice was signed.
- d) A binding death benefit nomination remains in force until the Member either revokes in writing to the Trustee the Nomination or completes a new Binding Death Benefit Nomination.

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APPENDIX A

BINDING DEATH BENEFIT NOMINATION

To: The Trustees of the McKasah Family Superannuation Fund

Name of Member: WENDY ANNE MCKASAH .

Address: 42 KIRKPATRICK STREET  
NORTH TURRAMURRA NSW 2074

I, WENDY ANNE MCKASAH . , being a Member of the McKasah Family Superannuation Fund, hereby revoke all previous binding death benefit nominations made by me.

I nominate the following person(s) to be my Nominated Beneficiaries and to receive any death benefit which may become payable in respect of me from the Fund in the following proportions:

Full Name of Dependant*	Address	Relationship to Member	Proportion of Benefit
WADIH MCKASAH	A2 KIRKPATRICK ST NORTH TURRAMURRA NSW 2074	HUSBAND	100%

In the event of any of the above Nominated Beneficiaries pre-deceasing me I nominate the following person(s) to substitute for the deceased Nominated Beneficiaries and to receive any proportion of the death benefit payable in respect of me, which the deceased Nominated Beneficiaries would have received in the following proportions:

Full Name of Dependant*	Address	Relationship to Member	Proportion of Deceased Nominated Beneficiaries' Benefit
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\*\* If you wish to nominate your legal personal representative as executor for your will, write "My legal personal representative as the executor of my will" in the first column and leave the rest of the columns blank.

WHEREOF I have hereunto set my hand to this my binding death benefit nomination  
this 21st day of July Two thousand and twenty.

SIGNED by the Member

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THE MCKASAH FAMILY SUPERANNUATION FUND**

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  - any child of the Member; or
  - anyone who is dependent on the Member in the ordinary sense of the word "dependent".
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It is noted that the nomination of a Member's personal legal representative may be more tax effective than an outright nomination of a dependant. This is because the personal legal representative can choose the proportions in which a Member's surviving dependants can receive the death benefit.

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APPENDIX A

BINDING DEATH BENEFIT NOMINATION

To: The Trustees of the McKasah Family Superannuation Fund

Name of Member: WADIH MCKASAH

Address: 42 KIRKPATRICK STREET  
NORTH TURRAMURRA NSW 2074

I, WADIH MCKASAH, being a Member of the McKasah Family Superannuation Fund, hereby revoke all previous binding death benefit nominations made by me.

I nominate the following person(s) to be my Nominated Beneficiaries and to receive any death benefit which may become payable in respect of me from the Fund in the following proportions:

Full Name of Dependant*	Address	Relationship to Member	Proportion of Benefit
WENDY ANNE MCKASAH	42 KIRKPATRICK ST NORTH TURRAMURRA NSW 2074	WIFE	100%

In the event of any of the above Nominated Beneficiaries pre-deceasing me I nominate the following person(s) to substitute for the deceased Nominated Beneficiaries and to receive any proportion of the death benefit payable in respect of me, which the deceased Nominated Beneficiaries would have received in the following proportions:

Full Name of Dependant*	Address	Relationship to Member	Proportion of Deceased Nominated Beneficiaries' Benefit
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WHEREOF I have hereunto set my hand to this my binding death benefit nomination  
this 21st day of July Two thousand and twenty-

SIGNED by the Member

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A handwritten signature in dark ink, consisting of a large, stylized initial 'R' followed by a surname, is written over a solid horizontal line.