

NON-LAPSING BINDING DEATH BENEFIT INFORMATION AND PROCEDURES

For

MOMENZADEH FAMILY SUPERANNUATION FUND

NB. It is essential that these procedures be followed in order for a proper Binding Death Benefit Nomination to be made.

- Ensure that advice is taken that the trust deed under which the fund operates contains provisions allowing members to make Binding Death Benefit Nominations.
- Ensure that the nominations, as drafted, properly and fully reflect your wishes. In this regard, you should seek professional advice prior to making this nomination.
- Ensure that the Binding Death Benefit Nomination is made **in the presence of two independent witnesses**, who then attach their signatures to the Nomination. **Both witnesses must be watching you as you sign**, however you are not required to show them the rest of the Nomination (although you may do so, if you wish). These witnesses:-
 - Must be over the age of 18 years and not be under any legal disability (ie. they must be of sound mind); and
 - Must **not** be potential beneficiaries under the Nomination.
- Your Nomination will **not** lapse, unless it is modified or repealed before your death.
- A properly made Nomination cannot be altered by the Trustee, so long as it remains valid and current.
- The trustee of the fund must confirm its receipt and acceptance of this Nomination.

Other Matters

- Under the Fund's Governing Rules, you have the following choices:-
 - **Trustee's Discretion:** This is where the trustee decides who will receive your benefits in the event of your death. You may have signed a non-binding nomination as part of your initial application for membership of the Fund (alternatively, you are entitled to make a non-binding nomination at any time). A non-binding nomination gives the trustee an indication of your wishes in relation to your benefits, however the trustee is not obliged to distribute in accordance with these wishes. Usually, the trustee will take all issues under consideration and will distribute in a very similar manner to that expressed in your non-binding nomination, however this may not be the case, especially if the trustee's decision is challenged by one or more potential beneficiaries.
 - **Binding Death Benefit Nomination:** You may elect to determine in advance to whom and how your death benefits will be paid in the event of your death. The requirements for making such a nomination are outlined above. In this case, the trustee of the Fund has no discretion as to the persons or manner in which your benefits will be paid, even if you have not fully considered the consequences (including the taxation consequences) of your nomination, or if your circumstances have changed and you have not similarly amended or repealed your nomination.
- You can only make a Binding Death Benefit Nomination to one or more of the following parties:-
 - A dependent (which includes your spouse, defacto spouse, dependent child, or some other person who is financially dependent on you).
 - A non-dependent child, who is your child at law.
 - Your legal personal representative, being the person who is responsible for administering your estate according to the terms of your will.

MOMENZADEH FAMILY SUPERANNUATION FUND

NON-LAPSING BINDING NOMINATION FOR: ELAHEH CHOOBANDNEJAD

To: The Trustees, MOMENZADEH FAMILY SUPERANNUATION FUND

In the event of my death, please pay all benefits in accordance with the following directions:

TO MY:	AS A: <small>[Options include: Pension, Lump Sum, or Beneficiary Choice, except for Non-Dependant Children and Legal Personal Representative (ie. Estate), where option is Lump Sum only]</small>	ORDER OF PRIORITY OR PERCENTAGE <small>**</small>
Spouse SIROUS MOMENZADEH	BENEFICIARY CHOICE	1
Children		
Legal Personal Representative (Estate)	LUMP SUM	2

** Where indicating an Order of Priority, place a number in this column. For example, placing a number "1" beside an option means that the Trustee will try to distribute in accordance with this option first. If it is not possible to meet the criteria of option "1" (eg. Because a beneficiary in that category has predeceased the Member), the Trustee will attempt to distribute in accordance with option "2", and so on. It is not necessary to complete more than one option.

Where indicating a percentage, ensure that the sum of all percentages add to 100% and that the "%" symbol is used. In the event that the sums add to less than 100%, the nomination is still valid in respect of the percentages and beneficiaries indicated.

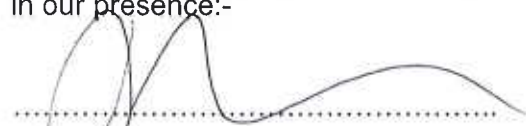
This non-lapsing, binding death benefit nomination is made by me, ELAHEH CHOOBANDNEJAD on the

...13..... day of .DECEMBER..., 2023



[Signature of Member]

We, the undersigned, hereby certify that the above-named person signed this document in our presence:-



[Signature of Witness 1]

Janah Verver

[Full Name of Witness 1]



[Signature of Witness 2]

ASHLEY KOVACEV

[Full Name of Witness 2]