

## Application to become a Member

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

### Part 1 Application and undertakings

- I apply to become an initial member of this fund under the trust deed.
- I make each of the following undertakings:
  - I am not in an employment relationship with another member who is not a relative of mine
  - I am not a disqualified person under superannuation law from being a director of the trustee of the fund.
  - I will comply with the trust deed.
  - Upon request, I will fully disclose in writing any information required by the trustee in respect of my membership of the fund. This includes disclosing:
    - Any circumstance which may lead to my entering into an employment relationship with any other member of the fund who is not also a relative of mine.
    - That I may become disqualified under superannuation law from being a director of the trustee of the fund.
    - Any information in relation to my medical condition.
  - I will act as a director of the trustee of the fund.
  - I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
  - I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

I attach a completed ATO Individual Tax File Number Notification form.

Applicant name	IRVAN STANLEY
Applicant address	104 PRICE PARKWAY, BERTRAM WA 6167
Applicant occupation	ACCOUNTANT
Date of birth	23 May 1974
Applicant place of birth	JAKARTA, , Indonesia

## Part 2 Death benefit arrangements

This is a binding death benefit notice. By completing and signing it you are requiring the trustee to provide any benefit payable on or after your death to the person or persons you mentioned in this notice, being one or more dependants or your legal personal representative.

I direct the trustee that the persons named in the following table are to receive the proportions specified in that table of the benefit that is payable if I die and in the form specified.

Person	Relationship to member	Proportion of death benefit	Form of Benefit
JASON STANLEY	SON	34 %	as the trustee thinks fit.
OWEN STANLEY	SON	33 %	as the trustee thinks fit.
ISABEL CAROL STANLEY	DAUGHTER	33 %	as the trustee thinks fit.

If any one of the persons named in the table above predeceases the member, then the member directs the trustee to distribute their proportion of the member's death benefit in accordance with the fund's deed and superannuation law.

If every person named in the table above predeceases the member, then the member directs the trustee to pay the member's benefit in accordance with the fund's deed and superannuation law.

If the member's death benefit is paid to the member's legal personal representative in accordance with this notice, then the member directs the representative to apply the funds for the sole benefit of the member's estate.

If compliance with superannuation law prevents any part of the benefit being paid to the named person(s) then that part of the benefit will be dealt with in accordance with the fund's deed and in accordance with superannuation law.

## Definitions

**Pension dependant** means a person who satisfies the requirements of r6.21(2A) of the Superannuation Industry (Supervision) Regulations 1994.

**Retirement phase recipient** has the meaning given to that term in the Tax Act.

**Superannuation income stream** has the meaning given to that term in the Tax Act.

**Tax Act** means the Income Tax Assessment Act 1936 or the Income Tax Assessment Act 1997, as appropriate, and the regulations made under the relevant Act.

(Please note that this beneficiary direction is valid for only 3 years.)

Date: 16.1.2018 Signed by the applicant:



IRVAN STANLEY

The following persons declare that:

- they are 18 years of age or older;
- they are not persons otherwise mentioned in this notice; and
- this form was signed by or on behalf of the member in their presence.

Date: 16.1.2018

Witness: [Signature]

Witness name: LEON WAI HE MUN/AP

Date: 16.1.2018

Witness: [Signature]

Witness name: SWEE KEAT PAH

**First Notice: The types of death benefit arrangements and the order in which they take effect**  
The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- a **death benefit agreement** — which binds the trustee and which does not expire, see Part H of the Deed;
- **binding death benefit notices or binding nomination forms** — which bind the trustee but which expire after 3 years or earlier if replaced or revoked; and
- **non-binding nomination forms** — which do not bind the trustee but which do not expire until replaced or revoked.

**Death benefit agreements** take priority over binding death benefit notices and non-binding nomination forms.

### **What you need to consider**

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement takes priority over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's Deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

### **Second Notice: Consistency of death benefit arrangements with pension terms**

It is important to consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be considered together.

For instance, if the pension terms require an automatic reversionary pension, then the death benefit nomination or death benefit agreement has no effect in relation to that pension. If the member wants to ensure all these arrangements – under pension terms, a death benefit nomination or death benefit agreement – are consistent, or to deliberately vary from one to the other, then careful drafting is required and the member should seek professional advice.


**Part 3 Provision of member's tax file number to regulated superannuation fund**

To the director of the trustee of the STANLEY FSF.

I have been informed of the reasons why my TFN is sought by the fund.

My TFN is 844859526.

Date: 16.1.2018

Signed:   
IRVAN STANLEY

## Important information about providing your tax file number (TFN) to the fund

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Under the *Superannuation Industry (Supervision) Act 1993*, the fund is required to request your TFN. Your TFN is confidential: you don't have to provide it.

### What your TFN may be used for

If you provide your TFN, it will be used for legal purposes only. The purposes for which your TFN may be used may change in the future. At present, they include:

- searching for other benefits that may exist for you in the fund;
- calculating reduced tax rates on eligible termination payments (ETPS) when benefits are paid;
- reporting payments to ATO for reasonable benefit limits (RBL) purposes;
- reporting contributions to ATO for contributions tax (surcharge) purposes which may not otherwise be subject to the surcharge;
- passing to other regulated superannuation fund, ADFs and RSAs if your benefits are rolled over. You may revoke this authority later in writing;
- passing on with other details if you become lost and your benefits are paid to the ATO as unclaimed money.

### What might happen if you don't provide your TFN

If you do not provide your TFN, the following may happen:

- other benefits existing for you in the fund may be more difficult to locate and amalgamate;
- higher tax rates may apply to ETPs paid to you. (This may be recovered with lodgement of your next income tax return);
- your benefits may be subject to an extra 15% contribution tax (surcharge). This may be reclaimed on application to the ATO;
- your TFN will not be passed to other regulated superannuation funds, ADFs and RSAs if your benefits are rolled over;

your benefits may be more difficult to locate if benefits are paid to the ATO as unclaimed money.