# **Application for Membership**

Name of Fund: Cusack Superannuation Fund

Member's Name: Cusack, Paul Mackenna Valentine

(Minor's Name if on behalf of minor)

Address: Coorumbene

Merriganowry Road Billimari NSW 2804

**Date of Birth:** 12/05/1966 **Occupation: Veterinarian** 

Telephone: 02 63413113

Fax:

Tax File Number: 144 722 143

# Contributing Employer(s):

I hereby apply to become a Member of the abovementioned Fund.

\* I apply as the parent or guardian of and on behalf of the minor referred to above.

(Delete if inapplicable)

I understand that my membership is subject to terms and conditions specified in the Trust Deed governing the Fund.

This application is accompanied by a Product Disclosure Statement.

I nominate and agree to the Trustee named in the Deed acting as Trustee.

I have received from the Trustee a notice containing information needed for the purpose of understanding the main features of the Fund, its management and financial condition and investment performance. (The Trustee must attach these if the Member is joining at a time other than when the fund is established).

Signed:

**Dated: 11th May 2011** 

#### TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

# **Binding Death Benefit Nomination**

### Binding Death Benefit Nomination in accordance with the SIS Act 1993

The operation of the Fund, of which you are a Member or are being invited to be a Member, is governed by a document called a Trust Deed. The Trustee of the Fund is bound to act in accordance with the requirements of the Trust Deed in administering the Fund.

Under the Trust Deed, the Trustee has a discretion to decide whether, in the event of your death, to pay the death benefit, which is payable to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) and/or to dependants of yours, and in what proportions.

However, the Trust Deed also enables you to override the Trustee's discretion by you giving a binding direction to the Trustee. This is a direction to the Trustee to pay any death benefit payable either to your estate or to dependants specified by you (or both) and in the proportions that you specify.

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination") or you can give a binding direction to the Trustee by completing the direction in this Nomination or you can give a non-lapsing binding nomination under paragraph 25.5 of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

### **Important Points about Binding Nominations**

If you decide to give a binding direction by completing this Nomination, it is important for you to note the following:

- 1. You can only direct the Trustee to pay the benefit either to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) or to the dependants that you specify on this Nomination (or both).
- 2. If you wish to give such a direction to the Trustee, you must specify the percentage of your total death benefit which is to be paid to each of the estate or your dependants, or both.
- 3. You can confirm, amend or revoke this Nomination at any time by giving written notice to the Trustee.
- 4. The direction that you give automatically ceases to have any effect 3 years after the date on which you sign and date this Nomination. If the direction ceases to have effect, the Trustee will have a discretion to decide who to pay the death benefit to.
- 5. If, on this Nomination, you direct the Trustee to pay any part of your death benefit to a person who is not a dependant (as described below), your direction will be void and of no effect and the Trustee will be required to decide to whom to pay your death benefit.
- 6. For the purposes of the Trust Deed, a dependant is:
  - a spouse of a Member
  - any children of a Member
  - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and

# Non-Lapsing Binding Death Benefit Nomination (Paragraph 25.5)

Name of Fund: Cusack Superannuation Fund

Member's Name: Paul Mackenna Valentine Cusack

(Minor's Name if on behalf of minor)

Address: Corumbene, Merriganowry Road Billimari NSW 2804

Date of Birth: 12/05/1966

Occupation: Veterinarian

Telephone: 02 63413113

- 1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.
- 2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.
- 3. It is not compulsory to complete this Nomination.

Nomination								
Name	Relationship	DOB	Gender	<b>Proportion of Death Benefit</b>				
Jacqueline Nanette Collingwood Cusack	(X ) Spouse	19/12/1966	Female	100%				
	( ) Child							
	( ) Interdependency							
	relationship							
	( ) Other dependant							
	( ) Legal Person							
	representative (your							
	estate)							
Name	Relationship	DOB	Gender	Proportion of Death Benefit				
	( ) Spouse							
	( ) Child							
	( ) Interdepende	ency						
	relationship			y.				
	( ) Other depend	dant						
	( ) Legal Person	al						
	representativ	e (your						
	estate)							

Name	Relationship ( ) Spouse ( ) Child ( ) Interdependen relationship	су	Gender	Proportion of Death Benefit
	( ) Other dependa ( ) Legal Personal representative estate)	1		
Name	Relationship  ( ) Spouse  ( ) Child  ( ) Interdependen relationship  ( ) Other dependa  ( ) Legal Personal representative estate)	ant I	Gender	Proportion of Death Benefit

#### **Member Declaration**

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that this Nomination is a non-lapsing binding nomination under paragraph 25.5 of the Governing Rules of the Fund.

This Notice revokes any previous notice supplied to the Trustee of the Fund with regard to the nomination of death benefits.

**Signature of Member:** 

### Witness Declaration

We declare that:

• this Nomination was signed by the Member in our presence;

we are aged 18 or more; and

• we are not named as beneficiaries.

Signature of Witness:

Print Name of Witness: David John Simpson

Date: 11th May 2011

Date: 11th May 2011

Witness Date of Birth: 23/10/1959

Signature of Witness:

Print Name of Witness: Kylie Francis

Witness Date of Birth: 23/7/1974

Date: 11th May 2011