

# DEATH BENEFIT NOMINATION

NAME OF SUPERANNUATION FUND

STEPHEN TURNER 67 SMSF

CORPORATE TRUSTEE

TURBO TURNER SUPER FUND PTY LTD

ACN 660651490

NAME of MEMBER MAKING THIS NOMINATION:

STEPHEN TURNER

## Important notes about this form

Please note these notes only apply to this form used in conjunction with the DirectDocs SMSF trust deed.

This form will apply upon your death and will override and replace any previous death nomination(s) you have made. If you mark "yes" in the box on page three of the form it will bind the trustee, in which case it will be regarded as a Binding Death Benefit Nomination (BDBN). If you don't mark the box or say "no" then the form will be regarded as an Expression of Wishes (EOW) and the trustee can distribute your account balance as it sees fit. However in deciding this, the trustee must have regard to your expression of wishes as stated here and/or to your Will if you have made one.

If you have decided to make this nomination binding then in order for it to be effective, two witnesses must see you sign and date this nomination and then they must also sign and date it as witnesses. They must be at least 18 years old and not named as recipients in the nomination. Also, in order to have effect, this form must be given to the trustee before your death. The trustee should then sign it to acknowledge its receipt.

Always consider the current and likely future taxation and superannuation rules before completing this form and obtain advice if necessary. Always keep this nomination under review – your circumstances may well change.

Unless you specify a lapse date, this nomination will continue in effect. If you have specified a lapse date in a binding nomination, you can confirm that the nomination should continue by giving the trustee a written notice which is signed and dated to that effect. You can do this at any time within 3 months after the lapse date.

If you wish to revoke or change a binding nomination before it lapses (or if it non-lapsing) you will need to complete another nomination form and have it witnessed in the same way as this one. This is for your own security.



Declaration by 2<sup>nd</sup> witness: this was signed by  
the member in my presence

Print name: Duncan Franz

Address: 2 Inali Court Mallett Cove

)  
)  
)  
sign here



dated: 23/07/22

After completion you must give this form to the trustee who shall sign it and provide you with a copy.

**Acknowledgement by trustee**

The trustee acknowledges receipt of this death benefit nomination.

Signed by:

Print name: STEPHEN TURNER

(Director/Secretary on behalf of TURBO TURNER SUPER FUND PTY LTD ACN: 660651490)

Dated this 23 day of 07..... 2022

### **Notes about how to complete the table**

**Existing or new pension accounts.** In the upper part of the table please review the nominated recipients of all your existing pension accounts and of any new pension account. Please note that a pension can only be paid to certain classes of recipient (if a recipient is not in that class the benefits would have to be paid as a lump sum).\*

**Remainder of your account balance.** You can use the lower part of the table to nominate the recipient of any part of your account balance which is not currently designated to pay a pension to you. If you have any further instructions in the lower part of the table, for example whether the payments should be by way of lump sum or pension, please put this in the instructions column. Because taxation rules can change, it may be best not to give any instructions regarding lump sum or pension and leave it to the trustee to decide at the time. Please note that a pension can only be paid to certain classes of recipient (if a recipient is not in that class the benefits would have to be paid as a lump sum).\*

\*

#### **Classes of recipient**

##### **able to take a pension)**

A person able to take a pension on the death of a member (rather than a lump sum) is someone who at the time of the member's death was:-

The member's spouse (including a de facto or same sex spouse).

The member's child, adopted child, step-child, or ex-nuptial child under 18 or between 18 and 25 and financially dependent upon the member or a child etc who has a disability of the kind described in s 8(1) of the Disability Services Act 1986.

In an interdependency relationship with the member that is:-

(a) a person with a close personal relationship and living with the member, where each provided the other with financial support and domestic support and personal care); or

(b) a person with a close personal relationship with the member but the other requirements detailed above aren't satisfied because either or both of them suffer from a physical, intellectual or psychiatric disability.

You may prefer to have your account balance fully or partially be dealt with under your Will, in which case nominate as the recipient the "Legal personal representative of my estate" (do not use "Will" or "My Estate" as these terms may be regarded as ambiguous). Please note that nominating your legal personal representative in this way will cause the stated share of your account to fall into your estate on death and be distributed in accordance with your Will or in accordance with the rules of intestacy if you have not made a Will. Advice might need to be taken on this because it might not be tax advantageous to do this.

The trustee will have a discretion on how to distribute any part of your pension benefits not dealt with in this nomination.

### **Note for migrants and ex-pats**

Since making a binding nomination may result in the nominated part of your account balance falling into your estate, if your domicile has not always been in Australia or could change, you should consider whether making this nomination could give rise to taxation on your death

*which would otherwise not happen. For example, UK migrants are deemed for at least 3 years after migration to remain domiciled in the UK, and this could be longer if they cannot prove that they intended to stay in Australia indefinitely. If this applies to you then making this nomination may not be prudent.*



**HM Revenue  
& Customs**

**WMBC  
HM Revenue and Customs  
BX9 1GH**

Stephen Turner  
15 Kallamurra Street  
Hallett Cove  
Adelaide  
South Australia  
5158  
AUSTRALIA

**Phone** +3000 519 617

**Web** [www.gov.uk](http://www.gov.uk)

**Date** 22 July 2022  
**Our Ref** APSS251  
**QROPS** 926410

Dear Mr Turner

**Pension scheme: Stephen Turner 67 SMSF**

Thank you for the notification of 19 July 2022 about the above named pension scheme.

This letter is notification that HM Revenue and Customs acknowledge your declaration that the scheme meets the requirements to be a Recognised Overseas Pension Scheme (ROPS) under Sections 150(8) and 169(2) of the Finance Act 2004. It has no legal significance beyond advising you of that.

On the basis of your declaration, and any supporting information if supplied, HMRC has allocated reference QROPS 926410 to the scheme. Please quote this reference in all future correspondence relating to the scheme.

You have elected for the scheme name to be published on HMRC's website.

**Please note that, by allocating a reference number to the scheme and/or publishing the scheme name on the HMRC website, HMRC is not confirming that it has verified any or all of the information supplied in your notification.**

**HMRC does not and has never certified, approved, or recommended any overseas pension scheme that contends or believes it has QROPS status. Any suggestion otherwise is incorrect. You must review all promotional (including online) material in respect of the scheme to ensure that this is made clear to existing and potential clients.**

There are significant taxation consequences for individuals and UK scheme administrators in respect of funds transferred to schemes which, despite their declarations to HMRC, are subsequently found not to have met the conditions to be a QROPS.

UK scheme administrators and individuals seeking to transfer UK tax relieved pension funds to your scheme still need to do their own due diligence and obtain evidence to satisfy themselves that your scheme meets the requirements to be a QROPS before they make a

---

If you need extra support, for example if you have a disability, a mental health condition, or do not speak English/Welsh, go to [www.gov.uk](http://www.gov.uk) and search for 'get help from HMRC'.  
Text Relay service prefix number – 18001

transfer. If you are unable to provide the evidence they need over and above this letter, they may not be willing to transfer funds to your scheme.

## **Reporting requirements**

As scheme manager, you are responsible for keeping HMRC informed about the scheme. In particular:

- form APSS251A must be sent to notify HMRC of any changes to the scheme within 30 days of the change
- form APSS251B must be sent to notify HMRC if the scheme ceases to meet the requirements to be a Recognised Overseas Pension Scheme within 30 days of the change
- form APSS253 must be sent to HMRC to notify HMRC of payments made from UK tax relieved funds within 90 days of the payment

You can find out more about your reporting responsibilities in the Pensions Tax Manual. Go to [www.hmrc.gov.uk/manuals/ptmanual/ptm112700.htm](http://www.hmrc.gov.uk/manuals/ptmanual/ptm112700.htm)

In response to customer feedback, we have updated our processes so you no longer need to send QROPS forms online. Instead, please send paper forms to the address at the top of this letter. If you sent your original notification on paper, you will not be able to use the online system for this scheme. Please note that, when completing these forms, you no longer need to enter the QROPS scheme manager ID.

## **Re-notification**

Finally, we require you to re-notify HMRC that your scheme continues to meet the conditions to be a QROPS. You must make the re-notification 5 years from the date of this letter and every 5 years thereafter. The first re-notification date for this scheme will be 22 July 2027. You can re-notify up to 6 months before each due date. If you don't re-notify, your scheme will be excluded from being a QROPS. Please see our re-notification guidance in the Pensions Tax Manual. Go to [www.hmrc.gov.uk/manuals/ptmanual/ptm112600.htm](http://www.hmrc.gov.uk/manuals/ptmanual/ptm112600.htm)

This letter will not be proof of notification to HMRC on or after 22 July 2027.

If you contact us, we can deal with you more quickly if you quote our reference number and give us your contact details.

Yours sincerely

**The QTR Team**

Join the millions of taxpayers already using their Personal Tax Account to access a range of services. It takes just a few minutes to get started, go to [www.gov.uk/personal-tax-account](http://www.gov.uk/personal-tax-account) Or you can use the HMRC app.

To find out what you can expect from us and what we expect from you go to [www.gov.uk/hmrc/your-charter](http://www.gov.uk/hmrc/your-charter) and have a look at 'Your Charter'.



# HM Revenue & Customs

**WMBC**  
**HM Revenue and Customs**  
**BX9 1GH**

J31C7M00ATVFAA0000000379001001000

Stephen Turner  
15 Kallamurra Street  
Hallett Cove  
Adelaide  
South Australia  
5158  
AUSTRALIA

**Phone** +3000 519 617

**Web** [www.gov.uk](http://www.gov.uk)

**Date** 22 July 2022  
**Our Ref** APSS251  
**QROPS** 926410

Dear Mr Turner

## **Pension scheme: Stephen Turner 67 SMSF**

Thank you for the notification of 19 July 2022 about the above named pension scheme.

This letter is notification that HM Revenue and Customs acknowledge your declaration that the scheme meets the requirements to be a Recognised Overseas Pension Scheme (ROPS) under Sections 150(8) and 169(2) of the Finance Act 2004. It has no legal significance beyond advising you of that.

On the basis of your declaration, and any supporting information if supplied, HMRC has allocated reference QROPS 926410 to the scheme. Please quote this reference in all future correspondence relating to the scheme.

You have elected for the scheme name to be published on HMRC's website.

**Please note that, by allocating a reference number to the scheme and/or publishing the scheme name on the HMRC website, HMRC is not confirming that it has verified any or all of the information supplied in your notification.**

**HMRC does not and has never certified, approved, or recommended any overseas pension scheme that contends or believes it has QROPS status. Any suggestion otherwise is incorrect. You must review all promotional (including online) material in respect of the scheme to ensure that this is made clear to existing and potential clients.**

There are significant taxation consequences for individuals and UK scheme administrators in respect of funds transferred to schemes which, despite their declarations to HMRC, are subsequently found not to have met the conditions to be a QROPS.

UK scheme administrators and individuals seeking to transfer UK tax relieved pension funds to your scheme still need to do their own due diligence and obtain evidence to satisfy themselves that your scheme meets the requirements to be a QROPS before they make a

---

If you need extra support, for example if you have a disability, a mental health condition, or do not speak English/Welsh, go to [www.gov.uk](http://www.gov.uk) and search for 'get help from HMRC'.  
Text Relay service prefix number – 18001





transfer. If you are unable to provide the evidence they need over and above this letter, they may not be willing to transfer funds to your scheme.

## Reporting requirements

As scheme manager, you are responsible for keeping HMRC informed about the scheme. In particular:

- form APSS251A must be sent to notify HMRC of any changes to the scheme within 30 days of the change
- form APSS251B must be sent to notify HMRC if the scheme ceases to meet the requirements to be a Recognised Overseas Pension Scheme within 30 days of the change
- form APSS253 must be sent to HMRC to notify HMRC of payments made from UK tax relieved funds within 90 days of the payment

You can find out more about your reporting responsibilities in the Pensions Tax Manual. Go to [www.hmrc.gov.uk/manuals/ptmanual/ptm112700.htm](http://www.hmrc.gov.uk/manuals/ptmanual/ptm112700.htm)

In response to customer feedback, we have updated our processes so you no longer need to send QROPS forms online. Instead, please send paper forms to the address at the top of this letter. If you sent your original notification on paper, you will not be able to use the online system for this scheme. Please note that, when completing these forms, you no longer need to enter the QROPS scheme manager ID.

## Re-notification

Finally, we require you to re-notify HMRC that your scheme continues to meet the conditions to be a QROPS. You must make the re-notification 5 years from the date of this letter and every 5 years thereafter. The first re-notification date for this scheme will be 22 July 2027. You can re-notify up to 6 months before each due date. If you don't re-notify, your scheme will be excluded from being a QROPS. Please see our re-notification guidance in the Pensions Tax Manual. Go to [www.hmrc.gov.uk/manuals/ptmanual/ptm112600.htm](http://www.hmrc.gov.uk/manuals/ptmanual/ptm112600.htm)

This letter will not be proof of notification to HMRC on or after 22 July 2027.

If you contact us, we can deal with you more quickly if you quote our reference number and give us your contact details.

Yours sincerely

**The QTR Team**

Join the millions of taxpayers already using their Personal Tax Account to access a range of services. It takes just a few minutes to get started, go to [www.gov.uk/personal-tax-account](http://www.gov.uk/personal-tax-account) Or you can use the HMRC app.

To find out what you can expect from us and what we expect from you go to [www.gov.uk/hmrc/your-charter](http://www.gov.uk/hmrc/your-charter) and have a look at 'Your Charter'.



046

THE TRUSTEE FOR STEPHEN TURNER 67 SMSF  
15 KALLAMURRA ST  
HALLETT COVE SA 5158

Our reference: 8011619720187  
Phone: 13 10 20  
ABN: 70 151 395 257

29 August 2022

**Your self-managed superannuation fund is compliant  
(Evidential document – please file)**

Dear Sir/Madam

We are writing to confirm THE TRUSTEE FOR STEPHEN TURNER 67 SMSF is a complying superannuation fund for the 1 July 2022 to 30 June 2023 income period in accordance with the *Superannuation Industry (Supervision) Act 1993*.

The fund will continue to be eligible for concessional taxation treatment unless we tell you otherwise.

**You can use this notice as evidence from the Australian Taxation Office that the fund is a complying superannuation fund, so please file it for your records.**

If there's anything more you'd like to know you can visit [www.ato.gov.au/smsf](http://www.ato.gov.au/smsf) or phone us on **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie  
Deputy Commissioner of Taxation





## About this form

Use this form to give your scheme administrator the information they need to transfer sums or assets held within a registered pension scheme to a Qualifying Recognised Overseas Pension Scheme (QROPS). You must provide this information to your scheme administrator within 60 days of your transfer request. The scheme administrator will need this information before proceeding with your transfer request and HM Revenue & Customs may ask to see this.

### Tax charges

There are circumstances in which you may have to pay UK tax on this transfer or later payment out of the overseas scheme even if you are not resident in the UK. Please note if you don't provide this information to your pension scheme administrator within 60 days of your transfer request, your transfer will be subject to the overseas transfer charge. You can find more information about transferring to an overseas pension scheme on gov.uk at [www.gov.uk/government/collections/overseas-pension-schemes](http://www.gov.uk/government/collections/overseas-pension-schemes)

## About you

**1 Your full name**

Title

MR

Last name

TURNER

First name(s)

STEPHEN

**2 National Insurance number**

NP 06 59 34 C

If you have contacted Jobcentre Plus and are not entitled to a National Insurance number, please state the reasons and give any HMRC reference number that you have received


**3 Your date of birth DD MM YYYY**

16 05 1967

**4 Your principal residential address**

This must not be c/o the scheme manager and must not be a PO Box number unless this is necessary due to the country of residence

15 KAKAMURRA STREET
HALLETT COVE
SOUTH AUSTRALIA
5158
Country AUSTRALIA

**5 If the address given in the previous question is not in the UK, please give your last principal address in the UK**

ROUNDWOOD
NORTH TRADE ROAD
BATTLE

Postcode TN33 0HN

Country U.K.

**6 If your principal residential address is outside the UK, please give the date you left the UK DD MM YYYY**

31 12 2014

If you don't have a previous UK address, please tick this box

☐

**7 Your contact phone number**

+61 475 790 850