

<Date>
<Member name>
<Member address>
<Member address>

Dear <Title> <Surname>

Important changes to nominating your beneficiaries for Defined Benefit, Rollover & Spouse members

This notice provides important details about changes to the way you can nominate your beneficiaries.

Currently, you can tell us who you'd prefer your super to be paid to (and in what proportions), in the event of your death, but your nomination is not legally binding. This means that the Trustee will use your preferred nomination as a guide when deciding who will get your money. In the end, the Trustee decides which of your beneficiaries (and in what proportions) will receive your benefit.

Commencing from 1 April 2016, you can choose to make a *binding* beneficiary nomination. With this option, you can choose who will get your money if you die and the Trustee must follow your instructions as long as your nomination is valid. This gives you certainty about who will receive your money.

What do I need to do?

If you wish to make a binding nomination, you will need to read the information set out on the first page of the *Binding beneficiary nomination* form and return your completed form to:

APSS
Locked Bag, A5005
Sydney South, NSW 1235.

More information?

If you have any questions or require further information, please:

- Call *SuperPhone* on **1300 360 373** Monday to Friday 9am to 5pm (AEDT) or
- Contact us via the website at **apss.com.au**

Yours sincerely
APSS Member Services