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

Dear <Title> <Surname>

Important changes to nominating your beneficiaries for Pension members

For your Pension Account there are currently two ways you can nominate your beneficiaries:

Reversionary beneficiary - You can choose one person to be your reversionary beneficiary. This is someone who will receive either a lump sum or income payments from your APSS Pension if you die. For more information including who you can choose as your reversionary beneficiary, refer to the APSS Pension PDS.

Non-binding or preferred beneficiary nomination - With this option, you choose who you'd *prefer* your Pension Account to be paid to, and you can nominate more than one person. But your choice is not legally binding, so that means we use your nomination as a guide when deciding who will get your super. In the end, the Trustee will decide who receives your account balance, and this amount must be paid as a one off lump sum.

What's new?
Commencing from 1 April 2016, you will have the choice to make your preferred nominations *binding* on the Trustee. A binding nomination lets you choose who will get your super if you die and we must follow your instructions as long as your nomination is valid. You can make a binding nomination by completing the *Binding beneficiary nomination* form enclosed.

If you have nominated a reversionary beneficiary, you **cannot** also have a binding death benefit nomination.

What do I need to do?
If you wish to replace your preferred nomination with 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 S*uper*Phone 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