Nominating beneficiaries

This fact sheet explains what happens to your super payout, and your insurance payout, when you die. We know it's not nice to think about, but it's important to make sure you have signed the right paperwork telling us your wishes. We're here to help you with that.

You might assume that when you die, your super will become part of your Will or estate and be distributed with your other belongings and money.

But super doesn't work like this.

First Super must follow strict super and tax laws to decide who will get your super and insurance payments (known as your 'death benefit'). This includes considering your wishes for who your money is paid to when you die. The person you want to receive your super is called a 'beneficiary'. You can have more than one.

There are four types of beneficiaries you can nominate.

In a nutshell, there are four types of 'beneficiaries' you can nominate to receive your super and insurance payments if you die. You can select one or more from the options below and assign a percentage of the payment you want them to receive using our *Nomination of Beneficiary Form.*



Spouse/Partner

Includes married and de facto (same or different sex) relationships.



Children

Your children of any age (including step, adopted, ex-nuptial or children of your spouse).



Interdependent

Someone who lives with you on a long-term or permanent basis, where one or both of you provide financial and domestic support, and personal care of the other.



Financial Dependant

Someone who relies on you (totally or partially) for financial assistance or support. For example, you pay the bills, rent, etc.

The First Super *Nomination of Beneficiary Form* is available from our website at **firstsuper.com.au/forms** or by calling our Member Services Team on **1300 360 988**.

What if I want my super to go to someone else?

You may want your super to go to someone who cannot be nominated as a beneficiary, such as a sibling, friend or parent who is not dependent on you.

If that is the case, don't worry. While super doesn't automatically become part of your estate, you can nominate a Legal Personal Representative to receive your death benefit and distribute it.

This is the executor of your Will, or the person responsible for administering your estate if you do not have a Will. This gives you more options for who gets your super.

Your options for beneficiary nominations

Nomination type	Non-Binding	Lapsing Binding	Non-Lapsing Binding	Reversionary (TTR and Retirement Income accounts only)
What it means	This is a request only. Ultimately, the Trustee (First Super) decides who gets your super.	A legally binding request we must follow if you die (provided it is valid).	The same as a binding nomination, with one important difference.	The nominated person will receive your ongoing retirement income payments when you die.
Pros and cons	✅ easy to change ❌ can be broken if it doesn't meet super/tax laws ✅ doesn't expire ❌ may forget to update if you change your mind about your beneficiary	✅ locked in for peace of mind so you will know who gets your super ❌ requires paperwork to set up ❌ must be signed by two witnesses, and expires every 3 years ✅ we'll remind you to update every 3 years and it's easy to change	✅ permanent (unless you change it), so you only have to set it up once ❌ it doesn't expire, so if your circumstances change and you don't update us, your super may not go to your preferred beneficiary ✅ It's convenient and easy to make your nomination online	✅ regular payments after you die, reducing admin for your beneficiary during a stressful time ✅ flexibility to change the way your beneficiary receives payments ❌ you can only nominate one person ❌ it doesn't expire, so if your circumstances change and you don't update us, your super may not go to your preferred beneficiary ❌ it could impact your beneficiary's Centrelink entitlements ✅ tax benefits, depending on the age and financial position of your beneficiary
Who can you nominate?	• spouse/partner • dependants • your Legal Personal Representative	• spouse/partner • dependants • your Legal Personal Representative	• spouse/partner • dependants • your Legal Personal Representative	• a spouse or partner • a child who is: – under 18, or – an 'adult child' who is disabled or financially dependent under the age of 25.
How to nominate a beneficiary	**Online:** 1. Log into your online super account via the firstonline member portal. 2. In the top navigation, go to 'My Details' and then select 'Beneficiaries'. 3. Click the 'Update non-binding beneficiaries' button, fill in the information and click 'SAVE'. **Paper:** Or you can mail or email the *Nomination of Beneficiary Form* back to First Super using the following details: **First Super, PO Box 666, Carlton South VIC 3053** **mail@firstsuper.com.au**	**Paper:** 1. Get a *Nomination of Beneficiary Form* from First Super. 2. Fill in the form. 3. Post the original copy of the form to First Super by mail to this address: **First Super, PO BOX 666, Carlton South VIC 3053.** Or you can email a copy to **mail@firstsuper.com.au** To be valid, the form must: • be witnessed by two other people who are aged 18+ and not listed as dependents on your form • be signed and dated by you and your witnesses at the same time • be received by the Trustee (First Super) before your death. For full details about the rules for binding nominations refer to the form.	**Online:** 1. Log into your online super account via the firstonline member portal. 2. In the top navigation, go to 'My Details' and then select 'Beneficiaries'. 3. Click the 'Update Non-Lapsing Binding beneficiaries' button, fill in the information and click 'SAVE'. **Paper:** Or you can mail or email the Nomination of Beneficiary Form back to First Super using the following details: **First Super, PO Box 666, Carlton South VIC 3053** **mail@firstsuper.com.au** To be valid, the form must: • be witnessed by two other people who are aged 18+ and not listed as dependents on your form • be signed and dated by you and your witnesses at the same time • be received by the Trustee (First Super) before your death. For full details about the rules for binding nominations refer to the form.	1. Get a TTR and Retirement Income account Nomination of Beneficiary form 2. Fill in the form. 3. Post the original copy of the form to First Super by mail to this address: **First Super, PO Box 666, Carlton South VIC 3053** Or you can mail a copy to **mail@firstsuper.com.au**

Tax rules

When your beneficiaries receive your super death benefit, different tax rules will apply and this will depend on their relationship to you. More information is available on the ATO website, visit **ato.gov.au**.

Check your nomination is valid

Choosing a beneficiary for your super is important, but it can be easy to make a mistake if you're not 100% sure who is eligible to be nominated. If you're unsure, get in touch with us for help. This way, you can be confident your nomination is valid, meaning your wishes must be taken into account by us.

Once you've made your nomination, it's a good idea to check it occasionally, in case your circumstances change. Some common scenarios where your beneficiary nomination may need to be reviewed and changed include:

- if you separate from your partner
- if you remarry
- the birth or death of a child
- if there are changes to those who are financially dependent on you
- if there are changes to people with whom you have an interdependent relationship, for example you start caring for someone with a physical or intellectual disability

Let's talk

We can confirm your current nominated beneficiary details (if any) and discuss the best way to update or change these to suit your wishes. For help with this process or the form, please call our Member Services Team on **1300 360 988**, or email us at **mail@firstsuper.com.au**.

Want to know more? We're here to help.

If you would like to discuss nominating beneficiaries, or have any other questions about your super, please contact our Member Services Team today

1300 360 988 **mail@firstsuper.com.au** **firstsuper.com.au**

Go to **firstsuper.com.au/advice** to see how our Financial Advice Team could help you.

Issued by First Super Pty Ltd (ABN 42 053 498 472, AFSL 223988), as Trustee of First Super (ABN 56 286 625 181). This information is current as at July 2026. Information is subject to change. This fact sheet contains general advice which has been prepared without taking into account your objectives, financial situation or needs. You should consider whether the advice is appropriate for you. Read the Product Disclosure Statement (PDS) before making any investment decisions. To obtain a copy of the PDS and Target Market Determination, please contact First Super on **1300 360 988** or visit our website at **firstsuper.com.au/pds**.

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