Mercer

Application Form to join Mercer SmartRetirement Income

This *Application Form* can be used to open an allocated pension or a Transition to Retirement (TTR) allocated pension account in Mercer SmartRetirement Income (MSRI) by applying for participation in the Allocated Pension Division of the Mercer Super Trust.

If you are an existing MSRI member, you can also use this form to consolidate an existing MSRI account with additional super (i.e. close your existing pension account, transfer your pension account balance to a super account to combine with other super Funds and then apply to open a new pension account).

For more information on MSRI, please refer to the *Product Disclosure Statement* (PDS), as well as the important information booklets that form part of the PDS, available at **mercersuper.com.au/pds**.

We recommend you get financial advice tailored to your personal circumstances from a licensed or appropriately authorised financial adviser.

Once you've completed this *Application Form*, don't forget to sign it and return it, along with your certified proof of identity and any other forms required below (See the checklist at the end of this form), to:

Mercer SmartRetirement Income – Mercer Super Trust
GPO Box 4303, Melbourne VIC 3001

Please go to **mercersuper.com.au** or call the Helpline on **1800 671 369** if you require any of the following forms:

- *Rollover form* (only required if you are transferring money from more than 3 other super funds to start your pension account)
- *Making a binding death benefit nomination* form.

This form can be completed digitally or by hand with a black or blue pen in uppercase with one character per box.

Please note the form must be signed with a pen and submitted by post. The form cannot be signed digitally.

Want to make your application quicker and easier?

Did you know you can complete an application to join MSRI from your Member Online account if you have an accumulation super account in the Mercer Super Trust? It's faster, easier and more secure for you. Go to **mercersuper.com.au/login**, sign in using your personal login and access the online application from your dashboard.

Having trouble?

Here's some troubleshooting information to help get you logged in: **mercersuper.com.au/app**

Step 1: Complete your personal details

Title: Mr ◯ Mrs ◯ Ms ◯ Miss ◯ Other ☐☐☐☐☐☐ Date of birth ☐☐/☐☐/☐☐☐☐

Given names

Surname

Residential address (must be provided)

Suburb | State | Postcode

Postal address (if different from above)

Suburb | State | Postcode

Telephone ☐☐ – ☐☐☐☐☐☐☐☐ Mobile (see note below)

Email (see note below)

Providing your email address and mobile phone number. Your **mobile number and email address** are used for online account access. See 'Signature and Declaration' section of this Application Form for additional details of how we use your email address and mobile phone number.

Step 2: Let us know your Tax File Number (TFN)

Your TFN is confidential and it is not an offence to not provide your TFN. However, in line with the Superannuation Industry (Supervision) Act 1993, the trustee of the Mercer Super Trust is authorised to ask for your TFN. The trustee will only use your TFN for lawful purposes. These purposes may change in the future if there are changes to legislation. If you don't provide your TFN, you may pay additional tax.

If you are under age 60, to minimise any extra tax being withheld from your pension payments, you should also complete an *ATO Tax file number declaration* form (available on request from the ATO) and return it with this *Application Form*.

My tax file number is

☐☐☐ – ☐☐☐ – ☐☐☐

Step 3: Select account type and preservation declaration

Select the pension account type you are applying for – select **one** option only (see the PDS for more details on account types):

◯ Allocated pension

◯ Transition to Retirement (TTR) allocated pension

Preservation declaration – select **one** option only:

I declare that:

◯ *I am now 60 years or over and do not intend to work more than 10 hours a week ever again.

◯ *I am at least 60 years of age and have left an employer since turning 60.

◯ *I am 65 years of age or older (regardless of whether working or not).

◯ *I am commencing this pension account using only an unrestricted non-preserved portion of my super.

◯ *I am permanently incapacitated (in this case, we will require additional information from you – please call the Helpline for more details before completing and returning this Application Form).

◯ *I am commencing this pension account as a death benefit income stream.

◯ I have reached my preservation age (but have not yet reached age 65) but I have not permanently retired (in this case, you must tick 'TTR allocated pension' above).

Residency

◯ I am an Australian or New Zealand citizen or an Australian permanent resident.

*If one of the asterisked (*) conditions applies to you above, you **cannot** apply to open a TTR allocated pension. You must tick 'Allocated pension' above.

Step 4: Confirm any outstanding actions for your super account before transfer

If you intend to claim a tax deduction for any personal contributions made to your super account during this financial year, or if you want to split any super contributions with your spouse for the current or previous financial year, these actions **must** be completed before you request to transfer money from an accumulation super account to open your pension account.

You can no longer claim a tax deduction or request to split superannuation contributions once we receive your super and open your pension account.

Have you finalised any request for a tax deduction and/or contribution split in relation to any super you are transferring to open your pension account?

◯ Not applicable

◯ Yes

◯ **No, but I intend to*** – please indicate type below:

◯ Tax deduction ◯ Contribution split ◯ Both

*To request a tax deduction and/or contribution split for a super account in the Mercer Super Trust, please complete the relevant form available from **mercersuper.com.au/documents** or by calling the Helpline. In this case, we will not complete your pension application until we receive and process those requests. If you are transferring super from another super fund, please finalise any tax deduction or contribution split with that fund before completing and returning this *Application Form*.

Step 5: Provide your investment amount

You must invest at least $10,000 to open your pension account. If you intend to invest in the Mercer Direct investment option after your account is open, you must invest at least $20,000 to begin your allocated pension. Mercer Direct is not available to TTR members.

There is a limit (Transfer Balance Cap) on the amount of money you can transfer into the retirement phase of superannuation. If you exceed your personal Transfer Balance Cap, you will be required to remove the excess and you may be liable for additional tax. Refer to the PDS or go to **ato.gov.au/individuals/super** for further information. If you are opening a TTR allocated pension, the Transfer Balance Cap will not apply to you until the earlier of you letting us know that you have met a condition of release or reaching age 65.

Please also keep in mind:

- If you are transferring super from multiple Mercer Super Trust accounts and/or external funds, it may be in your best interest to first combine them in your primary super account within the Mercer Super Trust or another super fund before applying to open a pension account.
- If you will continue receiving or making super contributions, you should consider leaving money in your super account so there is an active accumulation super account for these contributions to be paid into.
- If you are leaving your current employer and wish to transfer your full account balance from super to pension, we may need to wait for final contributions and termination advice from your employer before pension payments can begin.
- If you receive any payments from Centrelink or the Department of Veteran's Affairs (DVA), you should contact Centrelink, DVA or seek advice from a financial adviser before closing and restarting any existing allocated pension account(s), which may affect your Centrelink or DVA payments.

Complete Step 5A and/or Step 5B and/or Step 5C below to indicate the account(s) from which you are using money to open your pension account.

Step 5A: Transfer money from my existing Mercer Super Trust accumulation super account (if required)

◯ **Transfer from my existing Mercer Super Trust accumulation super account** detailed below. To transfer money from more than one existing account, complete our *Rollover form* (available from **mercersuper.com.au/documents** or by calling the Helpline) for each additional account and return it with this *Application Form*.

Plan number/name

Member number

Please choose **one** option below for your transfer amount:

◯ **Partial withdrawal amount** of $ ___,___,___

◯ **Partial withdrawal but keep my other Mercer Super Trust account open with minimum balance** (we will transfer all of your benefit from the account above but we will leave the minimum balance* required to keep that account open)

◯ **Full withdrawal and close my existing super account** (your entire benefit from the account above will be transferred to begin your new pension account and your other account will be closed)

*The minimum account balance is generally $5,000 for an accumulation super account in the Corporate Superannuation Division or $500 for a super account in the Individual Section or Retail Division. Please refer to the disclosure documents for your other account to confirm any minimum balance requirements.

Step 5B: Consolidate my existing Mercer Super Trust allocated pension or TTR allocated pension account (if required)

◯ **Close my existing allocated pension account(s)** detailed below and combine that balance(s) with additional funds from my other allocated pension accounts (as listed below) **and/or** my Mercer Super Trust accumulation super account (detailed in Step 5A) **and/or** funds from an external super fund account(s) (detailed in Step 5C) in order to open a new consolidated allocated pension account.

Mercer Super Trust allocated pension account(s):

Account number 1:

Account number 2:

Account number 3:

Step 5C: Transfer money from external super funds or Self Managed Super Fund (if required)

◯ **Rollover super and/or income stream from other funds.** You can provide details for up to three external accounts below. To transfer money from more than three external accounts, complete our *Rollover form* (available from **mercersuper.com.au/documents** or by calling the Helpline) for each additional fund and return it with this *Application Form*.

External account 1:

Account number

Name of fund

Unique Superannuation Identifier (USI) / Electronic Service Address (ESA)*

Australian Business Number (ABN)

◯ **Full rollover**: Transfer my total account balance

◯ **Partial rollover**: Transfer a partial amount of $ ___ , ___ , ___

External account 2:

Account number

Name of fund

Unique Superannuation Identifier (USI) / Electronic Service Address (ESA)*

Australian Business Number (ABN)

◯ **Full rollover**: Transfer my total account balance

◯ **Partial rollover**: Transfer a partial amount of $ ___ , ___ , ___

External account 3:

Account number

Name of fund

Unique Superannuation Identifier (USI) / Electronic Service Address (ESA)*

Australian Business Number (ABN)

◯ **Full rollover**: Transfer my total account balance

◯ **Partial rollover**: Transfer a partial amount of $

* All payments to/from a Self Managed Super Fund (SMSF) must use SuperStream to roll over your super benefits. This means for a SMSF rollover you will need to supply the Electronic Service Address (ESA)

Step 5D: Do you need to open a Mercer SmartSuper account?

Applies only if you are requesting transfer (rollovers) from more than one external super fund or account in Step 5C above to begin your pension account

If you are transferring super from more than one external super fund or account, it must be combined in a single super account before we can transfer it to open your pension. If you do not have an existing accumulation super account with the Mercer Super Trust, we will open a Mercer SmartSuper accumulation account in the Corporate Superannuation Division of the Mercer Super Trust for the purpose of receiving the rollovers from all the funds or accounts you nominated in Step 5C. All relevant fees and costs for a Mercer SmartSuper account will apply for the period that account is open. You will be invested in the Mercer SmartSuper default investment option and you will not be provided with any automatic insurance cover upon joining Mercer SmartSuper. The Mercer SmartSuper account will be automatically closed once the money is transferred to open your pension account. You should read the Mercer SmartSuper PDS available from **mercersuper.com.au/pds** before completing this section.

◯ **I would like to establish a Mercer SmartSuper accumulation account** for the purpose of receiving the rollover funds in order to open my pension account.

Step 6: Set up your account with the Smart Bundle

You can choose to set up your account using the **Smart Bundle**, which means we automatically set-up your allocated pension with the following features:

- **Investment option**: Your full account balance will be invested in the Mercer SmartPath® investment option for an allocated pension or the Taxed Mercer SmartPath investment option for a TTR allocated pension.
- **Annual pension amount**: Your annual pension payment amount will be the minimum annual pension percentage permitted for your age group plus 2% (calculated on your opening account balance and then recalculated at 1 July each year).
- **Payment frequency**: You will receive your pension payments twice per month, generally on the 8th and 22nd of each month.

Refer to the PDS for more information on these features.

Do you want to open your account using Smart Bundle?

◯ **Yes**, set up my account using the Smart Bundle features described above (go straight to Step 10 of this *Application Form*)

◯ **No,** I want to tailor the set-up features for my account (continue with Step 7 of this *Application Form*)

Step 7: Tailor your investment selection

Step 7A: Investment option(s) for your account balance

If you selected the Smart Bundle set up in Step 6, you do not need to complete this step. Complete Step 7A only if you are tailoring your pension set-up.

You can choose one or more of the Ready-made and/or Select-your-own investment options (maximum of 10 options) for your pension account balance. For a TTR allocated pension, your account balance must be invested in one or more of our taxed investment options.

Refer to the *Investments* booklet at **mercersuper.com.au/pds** for a list of the investment options available to you and important information about each option including its investment objective, standard risk measure and strategic asset allocation. Refer to the PDS for the fees and costs that apply for each investment option.

Note: If you intend to invest in the Mercer Direct investment option, you can only select this option once your pension account is open (and providing you have the required minimum balance) and you receive your personal log in details. Refer to the *Investments* booklet and the *Mercer Direct Member Guide* at **mercersuper.com.au/pds** or call the Helpline for more information. Mercer Direct is not available to TTR members.

Default options if you don't make an investment selection in this Section 7A (and you didn't select the Smart Bundle in Step 6)

- If you are joining MSRI but not transferring super from an existing Mercer Super Trust account, your pension account balance will automatically be invested in Mercer SmartPath for allocated pensions, or Taxed Mercer SmartPath for a TTR allocated pension.
- If you are transferring super from an existing account in the Mercer Super Trust, your pension account balance will be invested in the same (or closely aligned) investment options that your super account balance was invested in. Refer to 'How to choose your investments' in the *Investments* booklet for more details.

Please confirm your investment strategy instructions:

◯ I want to **keep the same (or a closely aligned) investment strategy** that applied to any money I am transferring from my existing account(s) in the Mercer Super Trust (go straight to Step 7B of this *Application Form*)

◯ I want to **select my own investment strategy** for my pension account balance – please complete the table below

Investment option(s) – write the full name of each selected option (as written in the *Investments* booklet)	**% invested**
1.	%
2.	%
3.	%
4.	%
5.	%

(table continues over page)

Step 7A: Investment option(s) for your account balance (continued)

Investment option(s) – write the full name of each selected option (as written in the *Investments* booklet)	**% invested**
6.	%
7.	%
8.	%
9.	%
10.	%
Total (must equal 100%)*	1 0 0 %

*The amounts in this table must add to 100%, otherwise the default investment option (as outlined above) will apply until you notify us otherwise.

Step 7B: Select investment options for pension payment deductions

If you selected the Smart Bundle set-up in Step 6, you do not need to complete this step. Complete Step 7B only if you are tailoring your pension set-up.

If you chose more than one investment option for your account balance in Step 7A, you can choose how your pension payments are deducted from those options. You can choose:

- **Option 1: Proportional payments –** Your pension payments will be deducted in the same proportions as your account balance is invested. Select option 1 below for proportional payments.
- **Option 2: Percentage (%) payments** – To select percentage payments, write each investment option name and your nominated percentage on each row. For example, write '***Mercer Conservative Growth***' and '**95**' in the nominated payment percentage column of the table below and then '***Mercer Select Growth***' and '***5***' in the next row. Once there is no longer enough money in your chosen option(s), payments will automatically be deducted from your remaining options, using the proportional payments method if you have more than one option remaining.
- **Option 3: Priority payments** – To select priority payments, write each investment option name and your nominated priority order on each row. For example, write '***Mercer Cash***' and '***1***' in the priority payment order column of the table below and then '***Mercer Conservative Growth***' as priority '***2***' in the next row. Once there is no money left in the investment option you nominate as priority '1', the full payment amount is deducted from your priority '2' option, and so on.

If you do not complete this section of the *Application Form*, your pension payments will be deducted in the same proportions as your account balance is invested.

Note: Pension payments cannot be deducted from the Mercer Direct investment option.

☐ **Option 1: Proportional payments (Proceed to Step 8)**

Investment options for pension deduction – the options you nominate here can only be one or more of the options you selected for your account balance in Step 7A	**Option 2: Percentage (%) payments**	*or*	**Option 3: Priority payments** (number 1 to 10 as required)
1.			
2.			
3.			

(table continues over page)

Step 7B: Select investment options for pension payment deductions (continued)

Investment options for pension deduction – the options you nominate here can only be one or more of the options you selected for your account balance in Step 7A	**Option 2: Percentage (%) payments**	*or*	**Option 3: Priority payments** (number 1 to 10 as required)
4.			
5.			
6.			
7.			
8.			
9.			
10.			
Total	1 0 0 %		

Step 8: Tailor your annual pension payment amount

If you selected the Smart Bundle set up in Step 6, you do not need to complete this step. Complete Step 8 only if you are tailoring your pension set-up.

The government sets a minimum pension amount that you must receive each financial year, calculated as a percentage of your opening account balance and then recalculated each following 1 July. For a TTR allocated pension, a maximum pension amount also applies. Refer to the PDS for more information on minimum payments (and maximum payments if applicable).

Your minimum allowable payment for the first financial year will be zero if your pension commences in June, otherwise a pro rata amount, based on the number of days remaining between the date your account is opened and end of the financial year. If you have a TTR allocated pension, there is no pro rata of the maximum amount.

Important: If you do not nominate a payment amount in this section, you will receive your minimum allowable amount until you notify us otherwise.

I wish to receive a pension amount per year as follows – select **one** option only:

- ◯ **Minimum** allowable amount per year
- ◯ **Maximum** allowable amount per year (applies to TTR allocated pensions only)
- ◯ **Nominated dollar amount** of $ _________ * **per year** (gross of tax).
  - ◯ *Annual indexation opt-in*: Tick here if you would like your nominated dollar amount (above) to be automatically increased from 1 July each year based on movement in the Consumer Price Index (CPI)
- ◯ **Nominated percentage** of my account balance of __ %* **per year** (must be a whole number percentage only)

*Any nominated dollar amount or percentage must be at least the minimum allowable. For a TTR allocated pension, the amount must also be less than the maximum allowable. Refer to the PDS for more information on minimum payments (and maximum payments if applicable). If you nominate a dollar amount or percentage that is currently, or in the future becomes, outside the allowable minimum (or maximum if applicable) based on your age and account balance, we will adjust your payment to remain within the allowable limits.

Step 9: Payment frequency

If you selected the Smart Bundle set up in Step 6, you do not need to complete this step. Complete Step 9 only if you are tailoring your pension set-up.

You can choose how often to receive your pension payments. The amount of each pension payment will be the annual amount you nominated in Step 8 divided equally based on the frequency you select below.

Your pension payments will commence on the relevant date for your nominated payment frequency (as nominated below), subject to you providing all of the necessary information, and us receiving all of your transferred funds to open your account, at least 7 days before the scheduled date, otherwise your pension will commence on the next scheduled pay date for your frequency.

Important: If you do not nominate a payment frequency in this section, payments will be made monthly until you notify us otherwise.

I want my pension to be paid as follows – select **one** option only:

◯ Twice per month ◯ Monthly ◯ Quarterly ◯ Half yearly ◯ Annually

If you choose to receive payments twice per month, payments will generally be paid on the 8th and 22nd of every month*.

For all other frequency options, you can nominate the date of your first pension payment below. This date must be on or before 30 June in the current financial year. However, if you open your pension account on or after 1 June in a financial year, you can nominate a date in the current or next financial year:

1 5* / _ _ / _ _ _ _

*If a scheduled pay date falls on a weekend or a Melbourne or Australian national public holiday, we will generally make the payment on the business day before the scheduled date.

Step 10: Bank account details

Your pension will be paid to the **Australian bank account** you nominate below – you must be the named account holder (or one of the named account holders in the case of a joint account). If you do not provide these details, we will be unable to commence your pension payments until you do.

Name of institution

Account holder name

Branch BSB number

_ _ _ – _ _ _

Account number

Issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, AFSL #235906. MSAL is the trustee of the Mercer Super Trust, ABN 19 905 422 981.
Address: GPO Box 4303, Melbourne VIC 3001. Tel: 1800 671 369. 'MERCER' and Mercer SmartPath® are Australian registered trademarks of Mercer (Australia) Pty Ltd ABN 32 005 315 917.

Step 11: Reversionary death benefit nomination

You do not have to make a beneficiary nomination at the time of completing this Application Form. You can make (or change) a beneficiary nomination now or at any time after your account is open.

We offer two types of beneficiary nominations for how a benefit may be paid from your pension account in the event of your death:

- **Reversionary beneficiary nomination**: You can nominate your spouse or another eligible dependant to automatically continue receiving your pension payments. You can make a reversionary nomination below, or to make a nomination after your account is opened you can complete our *Making a reversionary death benefit nomination* form, available from **mercersuper.com.au/documents** or by calling the Helpline. Making or changing a reversionary beneficiary nomination may affect any Centrelink entitlements.
- **Binding death benefit nomination**: You can nominate one or more eligible dependants and/or your legal personal representative to receive a pension, or a lump sum if we cannot pay a pension by law. You can choose whether your binding death nomination is non-lapsing or lapsing (which expires after three years). You cannot make a binding death nomination using this *Application Form* – you must complete our *Making a binding death benefit nomination* form, available from **mercersuper.com.au/documents** or by calling the Helpline.

If, at the time of your death, we do not hold a valid reversionary or binding death nomination (and no default binding death nominations are in effect), then the trustee may pay a pension (or a lump sum) to your spouse, your legal personal representative or any natural person(s) allowed by law.

Refer to the PDS for more information on the types of beneficiary nominations and how they work.

Important: There may be estate planning and tax consequences involved in making a particular nomination and these rules can be complex. We recommend you seek advice from a licensed or appropriately authorised financial adviser before making a nomination. It is also important to regularly review your nomination to ensure it continues to reflect your wishes and circumstances.

To make a reversionary beneficiary nomination, please provide your dependant's details below. An eligible reversionary beneficiary must be either your spouse, your child, a person who is fully or partially dependent on you, or a person with whom you have an interdependency relationship. Your nominated beneficiary must still meet the relevant definition at the date of your death. Refer to the PDS for more information on eligible beneficiaries.

Name

Date of birth __ __ / __ __ / __ __ __ __

Relationship to you – select one only:

○ Spouse ○ Child* ○ Financial dependant ○ Interdependency relationship

Proportion of payout 1 0 0 %

*The law only allows a benefit to commence being paid as a reversionary pension if the child meets certain criteria at the time of your death; otherwise, we will pay a lump sum equal to your account balance to that child. Refer to the PDS for more information.

Your privacy

We collect, use and disclose personal information about you in order to manage your super and pension benefits and give you information about your pension. We may also use it to supply you with information about the other products and services offered by us and our related companies.

If you do not wish to receive marketing material, please contact us on **1800 671 369**.

Our Privacy Policy is available to view at **mercersuper.com.au/privacy** or you can obtain a copy by contacting us on **1800 671 369**.

If you do not provide the personal information requested, we may not be able to manage your super and pension.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, the fund's administrator, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to our administrator's processing centre in India. Our Privacy Policy lists all other relevant offshore locations.

Our Privacy Policy sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on **1800 671 369**, write to our Privacy Officer, GPO Box 4303, Melbourne VIC 3001 or email **privacy@mercer.com**.

Issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, AFSL #235906. MSAL is the trustee of the Mercer Super Trust, ABN 19 905 422 981. **Address: GPO Box 4303, Melbourne VIC 3001. Tel: 1800 671 369.** 'MERCER' and Mercer SmartPath® are Australian registered trademarks of Mercer (Australia) Pty Ltd ABN 32 005 315 917.

Step 12: Signature and Declaration

Don't forget to sign and return this form. You should also keep a copy for your records.

For identification purposes, you MUST provide a certified copy of proof of identity. See 'Completing proof of identity' at the end of this form for details of certification and acceptable documents.

Before submitting this application, you should read and understand the Product Disclosure Statement (and its incorporated documents) for Mercer SmartRetirement Income. You can obtain a copy of the Product Disclosure Statement (and its incorporated documents) at mercersuper.com.au/pds or by calling the Helpline on 1800 671 369.

If the trustee accepts your application for membership, your rights as a member in the Mercer Super Trust will be determined by the provisions of the trust deed of the Mercer Super Trust and designated rules of the Allocated Pension Division which govern the operation of Mercer SmartRetirement Income. You can obtain a copy of these governing rules at mercersuper.com.au/governance, or by calling the Helpline on 1800 671 369.

You should consider obtaining professional advice if you are unsure about your application to become a member of Mercer SmartRetirement Income in the Allocated Pension Division of the Mercer Super Trust. You should contact us by calling the Helpline on 1800 671 369 if you need any further information.

By signing this form, I:

- apply to be a member of Mercer SmartRetirement Income in the Allocated Pension Division of the Mercer Super Trust.
- understand and consent to my information being collected, used and disclosed in the manner set out in the Privacy Policy.
- acknowledge that if I provided my email address and/or mobile phone number in this *Application Form*, the trustee may, at its discretion, use that email address or mobile phone number (as amended and notified to the trustee from time to time):
  - to send me information concerning my pension, including member and exit statements, notices of material changes or occurrence of significant events and other member communications or publications; and
  - for marketing and research purposes, including sending me information about other financial products or services offered by the trustee or any of its related parties (unless I have requested you not to do so by contacting the Helpline).
- acknowledge that the trustee may provide any member communications (including member and exit statements, notices of material changes or occurrence of significant events and other member publications) and/or marketing and research material that are permitted by law to me electronically by:
  - sending it to me by email (which may include a link to a website from where it can be downloaded) where I have provided my email address including any email address provided by any other person on my behalf including my employer; and /or
  - making it available to me on a website from where it can be downloaded.
- acknowledge that a transfer balance cap may apply to the amount I can transfer into or hold in the pension account and it is my responsibility to monitor.
- understand that processing of this application can only begin once I have provided all required information.
- understand that any money being used to open my pension account will not be invested until this application has been processed and my new pension account is opened.
- understand that all my pension account will be invested in the default investment option applicable to me, or in the investment option(s) I have selected in this application, until I make an alternative investment choice and that choice is processed by the trustee.
- understand that information contained in this form will be handled by the trustee of the Mercer Super Trust to process my rollover.
- understand and acknowledge that if I do not have an existing accumulation account with the Mercer Super Trust and am requesting multiple rollovers of funds in this form, the trustee will open a Mercer SmartSuper accumulation account for the purpose of receiving the rollover funds. All relevant fees and costs for the Mercer SmartSuper account will apply for the period the account is open.
- I acknowledge that the *Mercer SmartSuper PDS* is available at **mercersuper.com.au/pds** and that I should read this if the trustee is required to open a Mercer SmartSuper accumulation account.
- understand that if I have nominated a reversionary beneficiary in this application, then:
  - I have nominated a reversionary beneficiary who meets the definition of dependant
  - my nomination will be invalid if it has not been made correctly, or my nominated beneficiary is no longer an eligible beneficiary at the date of my death, or if my nominated beneficiary is no longer alive at the date of my death
  - the information provided in this form will be used by the trustee to contact my nominated beneficiary to determine if they are still my dependant at the date of my death
  - the nomination in this application revokes any prior reversionary nomination I may have made
  - the reversionary nomination is only effective when received and accepted by the trustee.

Signature ✗ ______________________ Date __ __ / __ __ / __ __ __ __

Return this completed *Application Form*, along with your certified proof of identity and any other required forms, to:

Mercer SmartRetirement Income – Mercer Super Trust
GPO Box 4303
Melbourne VIC 3001

Completing proof of identity

Primary photographic identification

You will need to provide a copy of **one** of the following primary identification documents:

- Current Australian or foreign driver's licence (including the back of the driver's licence if your address has changed)
- Australian passport
- Current foreign passport[1] or similar document issued for the purpose of international travel[1]
- Current card issued under a State or Territory for the purpose of proving a person's age
- Current national identity card issued by a foreign government for the purpose of identification[1]

Identification documents must not be expired (except an Australian passport which may be expired within 2 years).

Alternative identification

If you are unable to provide any primary photographic identification, you will need to provide **two** identification documents, one from each of the following lists:

- Birth certificate or birth extract[1]
- Citizenship certificate issued by the Commonwealth
- Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits

AND

- Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
- Tax Office Notice of Assessment issued in the last 12 months
- Rates notice from local council issued in the last 3 months
- Electricity, gas or water bill issued in the last 3 months
- Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted)

Name change

If you have changed your name, you must provide a certified copy of the relevant name change document[1], for example, a Marriage Certificate issued by the Registry of Births Deaths & Marriages, Decree Nisi or Deed Poll (in addition to the above identification).

If your legal name or date of birth does not match exactly to our records (excluding aforementioned name changes), please contact us for further instructions.

Signing on behalf of another person

If you are signing on behalf of the applicant you will need to provide the following:

- A **certified** copy of the Guardianship papers or Power of Attorney; and
- A **certified** copy of the appropriate proof of identity for the holder of the Guardianship or Power of Attorney.

Note: Certified ID is also required for the member.

[1] **Translation**: If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.

How to certify documents

After sighting the original and the copy and making sure both documents are identical, the certifier must include on **each** page:

- Written or stamped 'certified true copy'
- Signature and printed full name
- Qualification (such as Justice of the Peace, Australia Post employee, etc)
- Date (the date of certification must be within the 12 months prior to our receipt)

IDENTIFICATION ← A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)

Certified true copy ← Write or stamp 'certified true copy' of the original document

J. Sample ← The authorised person's signature

Mr John Sample
Justice of Peace
Registration No.123456789 ← Full name, qualification and registration number (if applicable) of the authorised person

Date: 01/01/2024 ← Date of certification (within 12 months of receipt)

Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

Important Note

The information in this document is a guide only and we may request additional documentation prior to any payment.

Completing proof of identity (continued)

Who can certify documents in Australia?

- Permanent employee of the **Australian Postal Corporation** with two or more years of continuous service who is employed in an office supplying postal services to the public
- Agent of the **Australian Postal Commission** who is in charge of an office supplying postal services to the public
- **Architect**
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the Consular Fees Act 1955)
- **Bailiff**
- **Bank officer, building society officer or credit union officer** (with two or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Court Officer**, Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court
- **Fellow of the National Tax Accountant's Association**
- **Finance Company Officer** (with two or more continuous years of service with one or more finance companies)
- **Financial Adviser** or **Financial Planner**
- **Holder of a Statutory office not specified in another item**
- **Justice of the Peace**
- **Legal practitioner**
- **Marriage celebrant** (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- **Medical practitioner, Chiropractor, Dentist, Nurse, Optometrist, Physiotherapist, Psychologist, Midwife, Occupational Therapist**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student), a Registered Professional Engineer of Professionals Australia or registered under a law of the Commonwealth, a State or Territory or registered on the National Engineering Register by Engineers Australia
- **Member of the Association of Taxation and Management Accountants**
- **Member of the Australasian Institute of Mining and Metallurgy**
- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with two or more years of continuous service or a warrant officer within the meaning of that Act)
- **Member of the Governance Institute of Australia Ltd**
- **Member of the Institute of Chartered Accountants in Australia and New Zealand**, the Australian Society of Certified Practising Accountants, Member of the Institute of Public Accountants or the Association of Taxation and Management Accountants
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Migration agent registered under Division 3 of Part 3 of the Migration Act 1958**
- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- **Notary Public**
- **Officer with, or Authorised Representative of, an Australian Financial Services Licensee** (who has had at least two years of continuous service with one or more licensees)
- **Officer with, or a credit representative of, a holder of an Australian credit licence** (who has had at least two years of continuous service with one or more licensees).
- **Permanent employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority) **or a Local Government Authority with two or more years of continuous service**
- **Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made**
- **Pharmacist**
- **Police Officer, Sheriff** or **Sheriff's Officer**
- **Senior Executive Service Employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority)
- **SES Employee of the Commonwealth**
- **Teacher employed on a full-time basis at a school or tertiary education institution**
- **Trade marks attorney, Patent Attorney**
- **Veterinary surgeon**

Who can certify documents outside of Australia

- **an authorised staff member of an Australian Embassy, High Commission or Consulate**
- **an authorised employee of the Australian Trade Commission** who is in a country or place outside Australia
- **an authorised employee of the Commonwealth of Australia** who is in a country or place outside Australia
- **a Member of the Australian Defence Force** who is an officer or a non-commissioned officer with two or more years of continuous service
- **a Notary Public from a country ranked 129 or below in the latest Transparency International Corruptions Perception Index: www.transparency.org**

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