Application Form – to join Mercer SmartSuper in the Mercer Super Trust

This Application Form is for members wishing to join Mercer SmartSuper by applying for participation in the Mercer Super Trust under the Product Disclosure Statement (PDS).

Once you've finished this form, don't forget to sign it and return it to us at:

Mercer Super Trust
GPO Box 4303
Melbourne VIC 3001

We recommend that you consider seeing a licensed, or appropriately authorised, financial adviser.

Once you have received your personal login details, you can also update your Tax File Number online at **mercersuper.com.au** (sign in using your personal login).

Please print in black or blue pen, in uppercase, one character per box.

Contact details

Title: Mr ◯ Mrs ◯ Ms ◯ Miss ◯ Other

Date of birth D D / M M / Y Y Y Y

Given names

Surname

Postal address

Suburb

State

Postcode

Telephone

Mobile - see note below

Email - see note below

Providing your email address and mobile phone number

Your email address and mobile phone number 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.

Name of your Plan in the Mercer Super Trust

MERCER SMARTSUPER

Investment options

You can choose up to 10 investment options for your account. Refer to the *Investments* booklet for Mercer SmartSuper for a list of the investment options available in your Plan, including important information about each option. The *How Your Super Works* booklet for Mercer SmartSuper provides information about the fees and costs that apply for each investment option.

If you wish to invest in the Mercer Direct investment option, you can only select this option after you have joined Mercer SmartSuper and if you have the required minimum amount in your super account balance. You can then choose to invest part of your super in Mercer Direct online only at **mercersuper.com.au** (using your personal login details). For further details please read the *Investments* booklet and the *Mercer Direct Member Guide* or call the Helpline.

If you don't make an investment selection below, or if your investment selection is invalid (e.g. the total of your selected options does not equal 100% or your selection includes an invalid option), your full balance will be invested in the default investment option, Mercer SmartPath, which is the MySuper product for your Plan. **Your super will remain in Mercer SmartPath® until you notify us otherwise.**

Your selected investment options (or the default option if you don't make a selection or your selection is invalid) will also apply to any future contributions to your account (including rollovers and most other cashflows) until you notify us otherwise.

Once you have joined Mercer SmartSuper, you can select investment options online at **mercersuper.com.au** (using your personal login) or by calling the Helpline.

Investment options (please write the option's full name as written in the *Investments* booklet)	**Percentage to be invested**
1.	%
2.	%
3.	%
4.	%
5.	%
6.	%
7.	%
8.	%
9.	%
10.	%
Total (must equal 100%)	1 0 0 %

Insurance - Standard (default) Cover - Death & Total and Permanent Disablement cover (TPD)

Please refer to the PDS and *Insurance booklet* for details about the Death and TPD cover arrangements in Mercer SmartSuper and how to apply for or adjust your insurance cover.

When you open a Mercer SmartSuper account you will automatically receive one unit of pre-approved Standard cover for Death and TPD, without the need for a medical assessment, as long as you meet the eligibility criteria.

In accordance with legislation, new members joining the Fund Mercer SmartSuper must be the minimum age (of 25) and have minimum account balance of $6,000 to obtain Standard cover automatically. If you wish to obtain Standard cover before you become eligible for it automatically, mark the box below.

◯ I choose to receive one unit of Standard cover even though:

- I'm under the age of 25.
- My super account balance is under $6,000.

Increase your Standard cover through opt-up

You have the choice to increase your Standard cover though opt-up by increasing cover up to three units in total without the need to go through underwriting. See the Mercer SmartSuper Insurance booklet for the Standard cover sum insured table to understand the amount of cover provided for one unit based on your age.

I'd like to opt-up for the following number of units (please mark one box below)

◯ 2 units (Death and TPD), or

◯ 3 units (Death and TPD)

If you don't want Standard cover, mark the box below.

We recommend that you consider seeing a licensed, or appropriately authorised, financial adviser before choosing to opt-out of insurance cover.

◯ I'd like to opt-out of standard insurance cover

Your insurance cover is subject to terms and conditions as referred to in the Mercer SmartSuper Insurance booklet, and the Policy document between us and the Insurer.

Your insurance cover will start when we receive your application for cover and your first contribution or rollover, and/or when you reach the 'minimum age (of 25) and minimum account balance (of $6,000).

If you would like to change your Standard cover, or increase your cover by applying for cover through Mercer SmartSuper Customised cover (which includes Income Protection cover), please contact the Helpline.

Your beneficiaries

You have the option of making either a:

Non-binding nomination by completing this section below which is an indication of your preference and is non-binding on the trustee, or

Binding nomination (lapsing or non-lapsing) by completing the Binding death benefit nomination form available at **mercersuper.com.au** or by contacting our Helpline.

For more information refer to the Beneficiaries Fact Sheet available at **mercersuper.com.au/pds**.

Name

Relationship to you* Proportion of payout %

Name

Relationship to you* Proportion of payout %

Name

Relationship to you* Proportion of payout %

Name

Relationship to you* Proportion of payout %

Name

Relationship to you* Proportion of payout %

Total 1 0 0 %

* must be a dependant or be your legal personal representative (or the executor of your will). Dependant is defined in the *Beneficiaries* Fact sheet.

Issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, AFSL #235906, as trustee of the Mercer Super Trust, ABN 19 905 422 981. **Address: GPO Box 4303, Melbourne Vic 3001**. Tel: 1800 682 525. MERCER and Mercer SmartPath® are Australian registered trademarks of Mercer (Australia) Pty Ltd (MAPL) ABN 32 005 315 917.

Your Tax File Number (TFN)

Provide your 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.

You should note that if you don't provide your TFN, the trustee will be unable to accept your voluntary contributions (including any spouse contributions) and as a result be unable to accept your application for membership in Mercer SmartSuper.

Name

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

My Tax File Number is __ __ __ __ __ __ __ __ __

Provide your consent to us to search for your other super accounts using your TFN

In accordance with the *Superannuation Industry (Supervision) Act 1993* we can search the Australian Taxation Office (ATO) database using your TFN for other superannuation monies that you may have with the ATO or other superannuation funds. We will advise you of the results and can provide assistance to consolidate these funds into your current account.

☐ I give my consent for the Mercer Super Trust or any successor fund to use my TFN to search for other superannuation monies for me from the ATO or another superannuation provider and to facilitate consolidation of my accounts.

Signature

✗

Date

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The Mercer Super Trust will only use your TFN in accordance with your consent. The consent will remain in place until cancelled by you in writing or by contacting the Helpline.

The Mercer Super Trust requires your TFN and your consent to use your TFN to search the ATO database for other super accounts on your behalf and cannot search without it.

If any amounts located from the search process are held by the ATO, in respect to Superannuation Guarantee or Superannuation Holding Account special account credits, these balances will be transferred to your account within the Mercer Super Trust.

The consent does not cover facilitating a consolidation of accounts you may already hold in the Mercer Super Trust. Call the Helpline to consolidate your Mercer Super Trust accounts.

Rollover other super money into Mercer SmartSuper

If you have super money with more than one previous super provider, you'll need to complete an online rollover request at **mercersuper.com.au** (sign in using your personal login) or call the Helpline. Once your previous super money has been received and credited to your super account balance, you'll receive confirmation from the Plan.

Name of previous fund or policy

Previous fund's Unique Superannuation Identifier (USI)/Electronic Service Address (ESA)*

ABN

Telephone

Membership or policy number

Approximate value

$, , .

* 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) and ABN.

Please note: Combining your super can be a significant financial decision. If you decide to combine all or part of your other super account(s), you should carefully consider how this may impact your existing insurance, contribution and tax arrangements, fees or charges and any benefits you may lose.
Importantly any insurance you hold on other accounts may cease. We recommend you reach out to your other fund(s) for information in this regard. You should also consider seeking financial advice before deciding whether to combine your super accounts.

By signing this form I understand that:

- I am consenting to the transfer of super, as requested within this form, to the Mercer Super Trust.
- My personal information will be collected, disclosed, and used by the trustee of the Mercer Super Trust to process my rollover.
- Upon payment by my previous super fund, I discharge that fund from any further liability regarding the amount transferred.
- I will receive confirmation once my funds have been received by the Mercer Super Trust.
- I have the right to request information from my previous super fund regarding my entitlements, including any fees and charges that may apply to the transfer and the impact of the transfer on my entitlements. I confirm that I do not require such information from my previous fund.

Signature

✗

Date

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Make sure you sign and date your completed form and send it to: Mercer Super Trust, GPO Box 4303, Melbourne 3001.

Notes for previous superannuation provider

Name of Fund: Mercer Super Trust **ABN:** 19 905 422 981

When transfering money in to Mercer SmartSuper, a plan in the Mercer Super Trust, please note:

- Mercer Super Trust is a regulated super fund under the Superannuation Industry (Supervision) Act 1993. Accordingly the Mercer Super Trust can accept the rollover of both preserved and non-preserved benefits in accordance with the Superannuation Industry (Supervision) Act 1993
- Please forward:
  - this authority
  - a Rollover Benefit Statement
  - other associated documentation

  to

  Mercer Super Trust
  GPO Box 4303
  Melbourne VIC 3001

Your privacy

We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. 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 682 525**.

Our Privacy Policy is available to view at **mercersuper.com.au/privacy** or you can obtain a copy by contacting us on **1800 682 525**.

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

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 682 525** or write to our Privacy Officer, **GPO Box 4303, Melbourne, VIC, 3001.**

Your Plan's Insurer
The Privacy Policy of AIA Australia can be obtained by visiting www.aia.com.au. By completion of this form, you consent to any personal information, including information that may be of a sensitive nature we may in the manner set out in these Privacy Statements collect about you in the normal course of our business, being used as outlined in the AIA Australia Privacy Policy.

Signature and declaration

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

Before submitting this application, you should read and understand the Product Disclosure Statement (and its incorporated booklets) for Mercer SmartSuper. You can obtain a copy of the Product Disclosure Statement (and its incorporated booklets) at **mercersuper.com.au/pds** or by calling the Helpline on **1800 682 525**.

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 Corporate Superannuation Division which govern the operation of Mercer SmartSuper. You can obtain a copy of these governing rules at **mercersuper.com.au/governance**, or by calling the Helpline on **1800 682 525**.

You should consider obtaining professional advice if you are unsure about your application to become a member of Mercer SmartSuper in the Corporate Superannuation Division of the Mercer Super Trust.

You should contact us by calling the Helpline on **1800 682 525** if you need any further information.

By signing below I declare that:

- Apply to be a member of Mercer SmartSuper.
- 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 super, including any annual reports, 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 and/or marketing and research material that are permitted by law to me 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
  - SMS (where we have a mobile phone number provided by you); and/or
  - making it available to me on a website from where it can be downloaded.
- Acknowledge that where the trustee is unable to accept certain contributions made by me, or on my behalf, then those contributions will be returned by the trustee to me or the person or organisation (including my employer) who made the contribution on my behalf and any such contribution will not be added to my super account balance.
- Understand that all of my super will be invested in the default investment option until the time I make an alternative investment choice and that choice is processed by the trustee.

Signature

✗

Date

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