

Changing your investment options - Mercer SmartRetirement Income

Take control of how your super is invested

You can change how your super (which funds your pension) is invested in the Mercer Super Trust at any time. Simply choose one or more of the investment options available to you as shown in your Product Disclosure Statement. If you nominate invalid investment options or if you provide any information that is incomplete or ambiguous in the opinion of the trustee, your request will not be actioned.

Your investment choice decisions can have a significant effect on the investment performance of your super. If you're unsure of your decisions we recommend that you see a licensed or appropriately authorised financial adviser. Please refer to your Product Disclosure Statement for details about the investment choices and options available under your plan.

If you wish to invest in the Mercer Direct investment option this can only be selected after you have joined Mercer SmartRetirement Income and once you have the required minimum amount in your account. You can then choose to invest part of your super in the Mercer Direct investment option online only (using your personal log-in details).

If you need help

For assistance or to access the Privacy Policy and your personal information call the Helpline on **1800 671 369**.



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

Want to make this quicker and easier?

Did you know you can also do this in your Member Online account? It's faster, easier and more secure for you <u>www.mercersuper.com.au</u>

Having trouble? Here's some troubleshooting information to help get you logged in

www.mercersuper.com.au/member-online-and-mercer-super-app

Step 1: Complete your personal details									
Title Mr Mrs Ms Miss Other Date of birth / / / / Given names									
Surname									
Street address									
Suburb State Postcode									
Telephone Fax									
E-mail									
Member number Policy/Account number									
Continued over									

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Step 2: Choose your investment options	
I elect to change my investment options as detailed below.	
You can choose one or more of the Ready-made or Select-your-Own investment options or a mix of both (maxim Please ensure the total adds to 100% otherwise the default investment option, which is the Mercer Conservative option, will apply until it is corrected.	
SmartRetirement Income Member Only (See below if you are a Transition to Retirement Member)	
Ready-made investment options	
Mercer SmarthPath	<u></u> %
Mercer Diversified Shares	<u></u> %
Mercer High Growth	<u></u> %
Mercer Select Growth	<u></u> %
Mercer Moderate Growth	<u></u> %
Mercer Growth	<u></u> %
Mercer Conservative Growth	%
Select-your-Own investment options (list any chosen Select-your-Own option in the space below)	
	<u> </u>
	<u> </u>
4	<u></u>
5.	<u> </u>
6.	<u></u> %
7.	
8.	<u></u>
9.	
10.	
Total (must equal 100%)	1 0 0 %
Total (must equal 100%)	

Inves	tmei	nt Op	otion	S																							
Taxed] %
Taxed	Merc	er D	iversi	fied S	Shar	es																					%
Taxed	Merc	er H	igh G	rowtl	h																						%
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1] []] [] [] [] [] [] []]] %]
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Step 3: Choose your investment options for your pension payments If you have chosen more than one investment option for investing your account balance, you can choose to have your pension payments made from nominated investments or a priority election. Please choose either Option 1 or Option 2, but not both. Remember, you cannot nominate the Mercer Direct investment option for your pension payments. In the future, if you complete and return a new "Changing your investment options - Mercer SmartRetirement Income" form to

change the investment option into which your pension is invested and do not complete Step 3 of that form, then any selection previously made under Option 1 or Option 2 (regarding your pension payment investment selection) will become invalid and cease to apply.

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

Option 1: Nominated percentage (%) drawdown

You can choose to have your pension payments made from one or more of the Ready-made or Select-your-Own investment options you have chosen for your account balance in the same or different proportions to your current investments. For example, if your account balance is invested in 80% Mercer Conservative Growth and 20% Mercer Select Growth, you could choose to have your payments made from the Mercer Select Growth Option only. To make this choice, you would write **'100'** in the percentage column opposite **'Mercer Select Growth'** in the table below.

Alternatively you could choose 95% from Mercer Conservative Growth and 5% in Mercer Select Growth. To make this choice, you would write '95' in the percentage column opposite 'Mercer Conservative Growth' and '5' in the percentage column opposite 'Mercer Select Growth'.

Once there's no longer enough money in your chosen option(s), payments will automatically be deducted from the account balance invested in your other options(s). You'll be notified at the time, and can adjust your investment choice if desired.

Retirement Mercer SmartRetirement Income Member Only (See below if you are applying as a Transition to Retirement Member)

Ready-made investment options						
Mercer SmarthPath] 			
Mercer Diversified Shares			<u> </u>			
Mercer High Growth			<u> </u> %			
Mercer Select Growth]%			
Mercer Moderate Growth]			
Mercer Growth] [] _%			
Mercer Conservative Growth						
vicical conservative growth						
Select-your-Own investment options (list any chosen Select-your-Own option in the space	below)					
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			<u> </u>			
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10.			<u> </u> %			
Total (must ed	qual 100%)	1 0	0 %			
		Co	ontinued			

Changing your investment options in the Mercer Super Trust

Step 3: Choose your investment options for your pension payments (continued)	
Transition to Retirement Mercer SmartRetirement Income Member	
Investment Options	% invested
Taxed Mercer SmartPath	<u> </u>
Taxed Mercer Diversified Shares	<u></u> %
Taxed Mercer High Growth	<u></u> %
Taxed Mercer Select Growth	%
Taxed Mercer Moderate Growth	<u></u> %
Taxed Mercer Conservative Growth	%
Select-your-Own investment options (list any chosen Select-your-Own option in the space below)	
1.	
2.	
3.	
4.	
5.	
6.	
7.	%
8.	<u></u> %
9.	<u></u> %
10.	%
Total (must equal 100%)	1 0 0 %
	Continued over

Step 3: Choose your investment options for your pension payments (continued)											
Option 2: Priority drawdown											
You can choose the Ready-made and Select-your-Own investment options (from those which your super is invested) from which pension payments are drawn by electing a drawdown order. Pension payments will only be drawn from one investment option at a time. After your first nominated investment option is depleted, payments will then be drawn from your next nominated option until this has been depleted and will continue down your drawdown order. For example, if your account balance is invested in 50% Mercer Conservative Growth, 25% Mercer Select Growth and 25% Mercer High Growth you could choose to have your pension payments drawndown in the order of 1. Mercer Conservative Growth, 2. Mercer High Growth and 3. Mercer Select Growth. Mercer SmartRetirement Income Member Only (See below if you are applying as a Transition to Retirement Mercer											
SmartRetirement Income Member)											
Ready-made investment options Drawdown order (number 1 to 10 as required)											
Mercer SmartPath											
Mercer Diversified Shares	1										
Mercer High Growth	 										
Mercer Select Growth											
Mercer Moderate Growth											
Mercer Growth											
Mercer Conservative Growth											
Select-your-Own investment options (list any chosen Select-your-Own option in the space below)	1										
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Continued of	ver										

Step 3: Choose your investment options for your pension payments (continued)												
Transition to Retirement Mercer SmartRetirement Income Member												
Investment Options	Payment order (number 1 to 12 as required)											
Taxed Mercer SmartPath												
Taxed Mercer Diversified Shares												
Taxed Mercer High Growth												
Taxed Mercer Select Growth												
Taxed Mercer Moderate Growth												
Taxed Mercer Conservative Growth												
Select-your-Own investment options (list any chosen Select-your-Own option in the space	e below)											
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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. Our Privacy Policy outlines the type of information we keep about you and how we, and any organisations we appoint to provide services on our behalf, will use this information. If you do not provide the personal information requested, we may not be able to manage your superannuation. You can read our Privacy Policy online at **mercer.com.au/privacy** or you can obtain a copy by calling the Helpline.

The policy also includes details about how you may lodge a complaint about the way we have dealt with your information and how we will handle that complaint.

Step 4: Sign the form

By signing this form I understand that:

- any investment option changes will be effective from the date the change is made by the trustee's administrator
- any changes to the investment option from which my pension payments will be paid, will be effective from the following pension payment after the date the changes are made by the trustee's administrator.
- in the event that I have selected a combination of investment options, the initial percentage allocated to each investment option will move over time due to factors such as market movements and it is my responsibility to monitor and rebalance the percentages in each option over time
- future changes to my pension account investment options will result in any existing priority drawdown instruction becoming invalid.
- the trustee's administrator will not action my request if in the trustee's opinion any information is incomplete or ambiguous
- a buy/sell spread may apply to some investment options and a cost will apply on switching into any such option (please refer to your Product Disclosure Statement for details)
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature	Date		/[/			

3 easy ways to return your form

To make submitting your completed form as simple as possible, we've provided three easy options for you to choose from. Please read through the choices below and select the one that's most convenient for you.



Use Member Online

The fastest and more secure way to send back your forms is through the contact us page within Member Online. Simply save and attach the PDF of your completed form and you're done.

www.mercersuper.com.au



Email Us*

Another way to send back your form is via email. It's quicker if you use your email address you use to log in and send to

MST@Mercer.com

Please see below note for submitting forms via email.



Post it back

Otherwise, you can always send it back to us using the below postal address

Mercer Super Trust, GPO Box 4303, Melbourne, VIC 3001

*Email note:

This is a 'no-reply' mailbox and should only be used to submit a form.

- $\bullet \quad \text{Only one form per email can be accepted to ensure each form and its supporting documentation is processed correctly.}$
- A total of 6 attachments per form/email with a maximum size limit of 14MB.
- The file formats accepted are PDF, JPEG, PNG and JPG.

If you have an inquiry, please submit this via the contact us page or call the helpline on 1800 682 525.

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