MERCER

Application Form to join the Allocated Pension Division of the Mercer Super Trust

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

This Application Form is for applying for participation in the Allocated Pension Division of the Mercer Super Trust under the Product Disclosure Statement dated 1 August 2016 (PDS). It is also for members who wish to transfer from the Corporate Superannuation Division (CSD) or Personal Superannuation Division (PSD) of the Mercer Super Trust to the Allocated Pension Division (APD) of the Mercer Super Trust.

About this form

We need you to fill out this form to let us know:

- your details
- which pension you are applying for and your preservation status
- how much you wish to invest
- for the **Ready-made** and **Select-your-own** investment options, which investment option(s) you'd like your money invested in and the investment option from which your pension payments will be made
- how much pension you wish to receive
- your pension payment details
- who you'd prefer to receive your pension if you die while you're a member of the Mercer Super Trust

If you're unsure of your decisions, we recommend that you see a licensed or appropriately authorised financial adviser.

Once you've completed the *Application Form*, don't forget to sign it (Step 9) and return it with the other forms mentioned below and with your certified proof of identity at:

Allocated Pension Division – Mercer Super Trust
GPO Box 4303
Melbourne VIC 3001

If you require:

- **an ATO Tax file number declaration form**
- **a Rollover form**
- ***a Making a binding death benefit nomination in the Allocated Pension Division* form**

please go to mercerfinancialservices.com or call the Helpline on 1800 671 369 to request the appropriate form(s).

Step 1

Start here

To keep you informed we need to know your contact details

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

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
See the 'Sign the form' section of this *Application Form* for details of how we use your email address and mobile phone number.

Continued over

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 671 369.
Mercer and Mercer SmartPath are Australian registered trademarks of Mercer (Australia) Pty Ltd ABN 32 005 315 917.

Step 1 (continued)

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.

You should note that if you are under age 60 and you don't provide your TFN, you may pay more tax than you have to. To minimise any extra tax being withheld from your pension payments, you will also need to complete and return an ATO Tax file number declaration form, a copy of which is available by calling the Helpline.

My tax file number is ☐☐☐☐☐☐☐☐☐

Step 2

Select the pension you are applying for

(Select one option only) ✓

- ◯ Allocated Pension
- ◯ Transition to Retirement Allocated Pension

Preservation declaration

(Select one option only) ✓

I declare that I:

- ◯ was born before 1 July 1960, am now 55 years or over and do not intend to work more than 10 hours a week ever again
- ◯ was born in the period 1 July 1960 to 30 June 1961, am now 56 years or over and do not intend to work more than 10 hours a week ever again
- ◯ am at least 60 years of age and have resigned or retired from an employer since turning age 60
- ◯ am permanently incapacitated*
- ◯ have reached my preservation age (for Transition to Retirement Allocated Pensions only).

* If you tick this option the trustee will require supporting evidence as to your medical condition. Please call the Helpline for more details on the evidence required before your application can be accepted.

Step 3

Make your initial investment

Your initial investment must be at least $10,000.

Remember if you have multiple rollovers from different sources, it may be in your best interest to first combine them in your applicable division of the Mercer Super Trust or another superannuation fund before making your investment in the Allocated Pension Division.

(Select one option only) ✓

I am:

- ◯ transferring from another approved superannuation arrangement and I have attached a completed *Rollover* form.
- ◯ transferring from my account in the Mercer Super Trust:

  Corporate Super Division membership number ☐☐☐☐☐☐☐☐☐☐

  Personal Super Division membership number ☐☐☐☐☐☐☐☐☐☐

  Individual Section membership number ☐☐☐☐☐☐☐☐☐☐

  If you have selected a transfer from Mercer Super Trust, please choose one option below for your transfer amount:

  - ◯ A partial amount of $ ☐☐☐,☐☐☐.☐☐
  - ◯ **Close my super account** (this means that your entire benefit will be transferred to your Allocated Pension account and your super account will be closed)
  - ◯ **Keep my Mercer Super Trust super account open** – transfer all except for $5,000 (or all except for $500 from the Individual Section or Personal Super Division) of my accumulation style super account

Please go to **mercerfinancialservices.com** or contact the Helpline to get the *Rollover* form if you are transferring from another approved superannuation arrangement.

Step 4

Take control of how your super is invested

Initial Investment selection

If you are transferring directly from the CSD or the PSD and you do not want to change how your super is invested then do not complete the table below. If you do not complete the table below then your super will continue to be invested in the same investment options, where possible, or if not, in the investment option(s) that most directly correspond to those in which your super was invested in the CSD or the PSD. See 'How to choose your investments' in the *Investment Booklet* for more details.

If you wish to invest in the **Mercer Direct** investment option this can only be selected after you have joined the Allocated Pension Division and once you have the required minimum amount in your account balance. You can then choose to invest part of your account balance in the **Mercer Direct** investment option online only (using your personal log-in details). For further details please read the *Investment Booklet* and *Mercer Direct Member Guide* or call the Helpline.

If you wish to invest in the **Mercer LifetimePlus** investment option, you can invest up to 50% of your account balance in this option provided you meet the minimum account balance and minimum investment limit as described in the *Investment Booklet* and *Mercer LifetimePlus Member Guide*. You are not able to select the **Mercer LifetimePlus** investment option as a pension payment investment selection.

*If you are not transferring directly from the CSD or the PSD and you don't make a selection in the table below, you'll automatically be invested in the default investment option, which is the **Mercer SmartPath** investment option.*

You can choose one or more of the **Ready-made** or **Select-your-own** investment options or a mix of both (maximum of 10 options). Please ensure the total adds to 100% otherwise the default investment option will apply until it's corrected.

Ready-made investment options

Mercer SmartPath	%
Mercer Diversified Shares	%
Mercer High Growth	%
Mercer Growth	%
Mercer Moderate Growth	%
Mercer Conservative Growth	%
Mercer Cash	%

Select-your-own or Mercer LifetimePlus investment options (list any chosen Select-your-own option and, if applicable, the Mercer LifetimePlus investment option, in the space below)

1.	**%**
2.	**%**
3.	**%**
4.	**%**
5.	**%**
6.	**%**
7.	**%**
8.	**%**
9.	**%**
10.	**%**
Total (must equal 100%)	**1 0 0 %**

These must add up to 100%

Continued over

Step 4 (continued)

Pension payment investment selection

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 (below), but not both.

Remember, you cannot nominate the **Mercer Direct** investment option or **Mercer LifetimePlus** investment option for your pension payments.

*Each time you make an investment in the **Mercer Direct** investment option or the **Mercer LifetimePlus** investment option, you must reconfirm (or change if applicable) your pension payment investment selection. This will be done as part of the online process for making an investment in the **Mercer Direct** investment option or **Mercer LifetimePlus** investment option.*

In the future, if you complete and return a new *Changing your investment options in the Mercer Super Trust – Allocated Pension Division* form and do not complete Step 3 of that form, then any selection previously made under Option 1 or Option 2 (below), will become invalid and cease to apply.

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

○ Option 1: Nominated percentage (%) payments

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

Alternatively you could choose 95% from **Mercer Conservative Growth** and 5% in **Mercer 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 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.

Ready-made investment options	**Percentage invested**
Mercer SmartPath	%
Mercer Diversified Shares	%
Mercer High Growth	%
Mercer Growth	%
Mercer Moderate Growth	%
Mercer Conservative Growth	%
Mercer Cash	%

Select-your-own investment options

(list any chosen Select-your-own option in the space below)

1.		%
2.		%
3.		%
4.		%
5.		%
6.		%
7.		%
8.		%
9.		%
10.		%
	Total (must equal 100%)	1 0 0 %

These must add up to 100%

Continued over

Option 2: Priority payments

You can choose the **Ready-made** and **Select-your-own** investment options (in which your account balance is invested) from which pension payments are made by electing a payment order. Pension payments will only be made from one investment option at a time. After your first nominated investment option is depleted, payments will then be made from your next nominated option until this has been depleted and will continue down your payment order. For example, if your account balance is invested in *50%* ***Mercer Conservative Growth****, 25%* ***Mercer Growth*** and *25%* ***Mercer High Growth*** you could choose to have your pension payments made in the order of 1. ***Mercer Conservative Growth****, 2.* ***Mercer High Growth*** and *3.* ***Mercer Growth***.

Ready-made investment options

Payment order
(number 1 to 10 as requried)

Mercer SmartPath

Mercer Diversified Shares

Mercer High Growth

Mercer Growth

Mercer Moderate Growth

Mercer Conservative Growth

Mercer Cash

Select-your-own investment options

(list any chosen Select-your-own option(s) in the space below)

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

Continued over

Step 5

Decide on your pension amount

I wish to receive an annual pension# as follows (select one option only):

◯ minimum amount permitted^

◯ maximum amount permitted (Transition to Retirement Allocated Pension only)^

◯ nominated amount of $ _____*# p.a. (gross of tax)

Please note: If you have not ticked a box above, payments will initially be made at the minimum amount permitted^. Any amounts selected that are, or become, outside the minimum or maximum income levels will be adjusted each year to remain within these limits.

If you commence your pension part way through the financial year your payments for the rest of the financial year will be the pro-rata amount of the annual pension. This does not apply if you have chosen a Transition to Retirement Allocated Pension and you have nominated the maximum amount permitted.

* For Transition to Retirement Allocated Pensions, this amount must be between the minimum and maximum permitted. For Allocated Pensions, this amount must be at least the minimum permitted. See the 'Payment Options' section of the *PDS* for details of the minimum (and where applicable maximum) annual pension amounts.

^ For further details of what pension amount you will receive in future years see the 'Payment Options' section of the *PDS*.

Step 6

Select your method of payment

I wish my pension to be paid as follows (tick one box):

◯ monthly ◯ quarterly ◯ annually

Date of first pension payment*: **1** **5** / ___ ___ / ___ ___ ___ ___

* This date must be on or before 30 June in the current financial year, unless you joined the Allocated Pension Division on or after 31 May in the financial year, in which case the date can be on or before 30 June in the next financial year. Your pension payments will commence on this date subject to you providing all of the necessary information at least 7 days before this date, otherwise your pension will commence on the 15th of the following month.

Please pay my pension to my nominated account (as shown below)*

My bank account details are as follows:

Name of institution _____

Account name _____

Branch BSB number ___ ___ ___ – ___ ___ ___ Account Number _____

* If you do not provide at least your nominated account details, we will be unable to commence your pension payments until you do.

Step 7

Reversionary Beneficiary Nomination – For continuing pension payments

On joining the Allocated Pension Division of the Mercer Super Trust and before your pension commences, you can make a reversionary beneficiary nomination. This nomination is **irrevocable** and can only be made to your dependant – see the 'Beneficiaries' section of the *Other Things You Should Know Booklet* for more information. If you want to make this election, please provide your dependant's details in the space provided below. **Making a reversionary beneficiary nomination is not compulsory**. Alternatively, you can make a binding death benefit nomination (see below for details).

Name

Date of birth / /

Relationship to you

Proportion of payout 1 0 0 %

If you don't want to make a reversionary beneficiary nomination, you can make a binding death nomination for the payment of your death payout to one or more of your dependants or your legal personal representative (your estate) – see the 'Beneficiaries' section of the *Other Things You Should Know Booklet* for more information. You can do this by completing and returning a *Making a binding death benefit nomination in the Allocated Pension Division* form.

You can get a copy of this form by calling the Helpline or from the website **mercerfinancialservices.com**.

If you have not made a reversionary beneficiary nomination on joining the Allocated Pension Division of the Mercer Super Trust (described above) or you do not have a valid binding death benefit nomination in effect at the time of your death, then the trustee will pay a pension to your spouse. In the event that you do not have a spouse at the time of your death, the trustee will pay a lump sum equal to your account balance to your legal personal representative.

Mercer LifetimePlus - Surviving Partner Benefit

If you have made a reversionary beneficiary nomination then a Mercer LifetimePlus Surviving Partner Benefit may also be selected. This must be done when first investing in the **Mercer LifetimePlus** investment option. The surviving partner nominated for **Mercer LifetimePlus** must be the same person as your nominated reversionary beneficiary. If you hold an APD account and want to commute that pension for the purpose of starting a new Allocated Pension or Transition to Retirement Allocated Pension and if you have nominated a surviving partner for your investment in the Mercer LifetimePlus investment option, this nomination will continue to apply to your new APD account. Note that the reversionary beneficiary nominated on the new APD account must be the same person as your nominated surviving partner. For more information on Mercer LifetimePlus surviving partner benefits please see the 'Beneficiaries' section of the *Other Things You Should Know Booklet* and the *Mercer LifetimePlus member guide*.

◯ I would like to make a surviving partner nomination for the **Mercer LifetimePlus** investment option and I agree that the person nominated as my surviving partner will be the same person that I have nominated above as my reversionary beneficiary.

Step 8

Confirm if splitting contributions – complete only if transferring from an account in the Mercer Super Trust

If you are transferring from an accumulation account in the Mercer Super Trust and should you wish to split your super contributions with your spouse for the current or previous financial years, you will also need to complete and return a *Splitting super contributions in the Mercer Super Trust* form. Note that contributions splits cannot be processed after your benefit payment has been made so it is important that any split request is lodged along with (or prior to) these payment instructions.

A copy of the *Splitting super contributions in the Mercer Super Trust* form, as well as a fact sheet providing additional information on contributions splitting, can be obtained from the website **mercerfinancialservices.com** (sign in using your existing personal log-in) or by calling the Helpline.

◯ Tick here if you intend to lodge a split request either prior to or with this form.

Step 9

Sign the form

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 the "Completing proof of identity" section at the end of this form for details of certification and acceptable documents.

By signing this form, I:

- acknowledge that I have received all information I require in order to exercise the choices I have made.
- apply to be a member of the Allocated Pension Division of the Mercer Super Trust.
- accept that I will be bound by the provisions of the trust deed and designated rules which govern the operation of the Allocated Pension Division and the Mercer Super Trust.
- understand and consent to my information being collected, disclosed and used in the manner set out in the PDS.
- 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 member communications (including any annual reports, 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.
- understand that all my super will be invested in the default investment option applicable to me until I make an alternative investment choice and that choice is processed by the trustee.

acknowledge that I have read and understood the attached PDS and agree to be bound by it. I understand that the PDS contains a number of references to the Investment Booklet dated 1 August 2016 and the *Other Things You Should Know Booklet* dated 1 August 2016 (that are incorporated into and are part of the PDS) and they should be read before I make a decision about the Allocated Pension Division.

Signature

✗

Date ☐☐ / ☐☐ / ☐☐☐☐

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 (excepting 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)

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.

V7.1

Completing proof of identity

Who can certify documents in Australia?

- Permanent employee of the **Australian Postal Corporation** with 2 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
- **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)
- **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**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student)
- **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 Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants** or **Member of the Institute of Public Accountants**
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **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)
- **Teacher employed on a full-time basis at a school or tertiary education institution**
- **Trade marks 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 5 or more years of continuous service
- **a Notary Public from a country ranked 129 or below in the latest Transparency International Corruptions Perception Index: http://www.transparency.org**

V7.1