

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



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

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

Account/Member number Policy Account number

Step 2: Industry and Occupation

To comply with legal requirements under the Anti-Money Laundering and Counter-Terrorism Financing Act (2006), we need to collect accurate information about your current employment status, occupation(s), and the industry you work in. This helps us verify your identity and keep your Mercer super account safe and secure.

Do you currently hold any form of employment (including full-time, part-time, casual, or self-employment)?

☐ Yes (Provide Industry and Occupation below)

☐ No (Proceed to step 3)

Industry (Select all that apply)

- [illegible]

Occupation/s (List all that apply)

- 1.**

2.

3.

If you are currently part of more than three employment arrangements, please attach another copy of this page to the form.

Step 3: Full or partial commutation?

- ☐ Full commutation
- ☐ Partial commutation

Please note:

- If your pension type is "Transition to Retirement Pension" and you are requesting a full commutation, you must also complete Step 4
- If you request a full commutation, your account balance will be paid (subject to the deduction of any required tax) in full, therefore your pension account will be closed and you will no longer be a member of Mercer Super.
- If your pension type is Transition to Retirement Pension, if you are unable to make one of the declarations in Step 4, a partial commutation can only be paid if you have an unrestricted non-preserved component.

Step 4: Provide payment instructions

Note: The ability to pay as cash (and the rate of any applicable tax) may depend upon your residency or citizenship status. Please indicate your current status by ticking the appropriate box below:

Are you an Australian or New Zealand citizen or an Australian Permanent Resident?

☐ YES ☐ NO

If your payment request is affected by your residency / citizenship status, you will be advised accordingly. Failure to respond to the above question may result in delays in the processing of your payment(s).

☐ **Payment by Electronic Funds Transfer (EFT) (complete Steps 6 and 8)**

- Tax may be payable on your payment.

☐ **Rollover only (complete Steps 7 and 8)**

☐ **Combination of the above (complete Steps 4, 5, 6, 7 and 8)**

Step 5: Complete preservation declaration – Transition to Retirement Pensioners only

Pensions cannot be fully commuted until the following conditions have been met:

- You are at least 60 years of age and have ceased employment since attaining age 60;

OR

- You have reached your preservation age*, have ceased employment and have permanently retired* from the workforce.

* Your preservation age depends on your date of birth – see the table below:

Date of birth	Preservation age
1 July 1964 or after	60

Permanently retired is defined as never being gainfully employed again for more than 10 hours per week. Gainful employment means employed or self-employed for gain or reward in any business, trade, profession, calling, occupation or employment. If you are eligible, please complete one of the following declarations and **attach proof of age** to allow your benefit payment to be processed e.g. photocopy of your driver's licence, passport or birth certificate).

(select an option ✓)

- ☐ Yes, I have reached preservation age, ceased employment and permanently retired from the workforce.
- ☐ Yes, I am at least 60 years of age and I have ceased employment since attaining age 60.

Step 6: Complete for EFT payments

Please pay me:

☐ Full commutation: Maximum amount available in my account

☐ Partial commutation (Minimal withdrawal amount is \$500) :\$, .

Gross (Before tax) Net (After tax)

My EFT details are:

Financial Institution Account:

Note: you must be the named account holder (or one of the named account holders in the case of a joint account).

Name of financial institution

[illegible]

Account holder name

[illegible]

BSB number

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Account number

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Step 7: Rollover to another super fund or Self Managed Super Fund (SMSF)

If you are rolling over you may be requested to provide additional information to enable the Trustee to confirm the validity of the Fund.

☐ Full commutation: Maximum amount available in my account

☐ Partial commutation (\$500 minimum): \$

My rollover fund details are:

Unless you instruct us otherwise, please note that payment will be allocated from any unrestricted, non-preserved amount first, then from any restricted non-preserved amount, followed by your preserved amount. This order will apply to the first rollover fund listed on these instructions, followed by the remaining funds in the order listed.

For partial payments, please specify which components your benefit should be allocated from: **(select an option ☒)**

☐ Unrestricted non-preserved \$

☐ Restricted non-preserved \$

☐ Preserved \$

(If you wish to transfer your super fund to more than one fund, copy this section of the form and complete it for each fund, inputting the amount to be transferred to each fund).

Name of fund

Fund ABN*

- - -

If exempt from an ABN, tick the reason for exemption:

Exempt Public Sector Super Scheme ☐ Retirement Savings Account ☐

Unique Superannuation Identifier (USI)* / Electronic Service Address (SMSF only)

Membership or Policy number*

☐ This fund is a Self Managed Super Fund

Please note: All payments to a SMSF must use SuperStream to roll over your super benefits. This means your SMSF will need:

- an Electronic Service Address (ESA)
- a copy of the SMSF bank account statement, which clearly displays the SMSF account name, BSB and account number.

Statement must have been issued within the last 12 months.

SMSF bank details

Name of financial institution

BSB

Account number

Account name

We will notify you if the fund of your choice will not accept a transfer of your super from Mercer Super Trust or if all or some of your super in Mercer Super Trust cannot otherwise be transferred.

* A rollover to another fund cannot occur without the ABN, USI/ESA and membership/policy Number of the fund you are transferring to. If your rollover fund does not have an ABN you will need to contact the fund directly to request evidence of their complying status, such as their notice of compliance. If you are rolling over to an SMSF, you will also need to supply a copy of a bank statement of the Fund. If no SMSF bank statement is available, provide a letter from your financial institution on bank letterhead showing your name, SMSF name, BSB and account number. Documents must be dated within the last 12 months.

Step 8: Select investment options

Your payment will normally be made in the same proportion as your investments.

However, you can choose to have your payment made from one investment option or any combination of the range of options available. Complete the table below to make your investment choice. Please ensure the total adds to 100% otherwise your payment will be made in the same proportions as your investments.

Select one option

- ☐ Option 1- Make my payment in the same proportions as my investments
- ☐ Option 2 - Make my payment from the following options

Investment Option name

- Option 3 - Priority drawdown

You can choose the investment options 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 Cash and 25% Mercer High Growth you could choose to have your pension payments drawdown in the order of 1. Mercer Conservative Growth, 2. Mercer High Growth and 3. Mercer Cash.

Investment Option name

[illegible]

Drawdown order

Step 9: Providing proof of your identity

Do you need to provide new certified proof of identity?

Please indicate (✓) if one of the following applies. Please note that if the information provided below does not match our records, your payment will be delayed.

- ☐ You have not provided certified ID previously
- ☐ You have changed your name (either your first or last name) – see below (under Name Change) for the list of specific documents required.
- ☐ Your date of birth was incorrect on our records and has been updated
- ☐ You have changed your bank account details

If you have ticked one of the items above, you will need to provide new certified proof of identity.

For full details on completing proof of identity, refer to the attached "Completing proof of identity" factsheet.

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 use your personal information to verify your identity electronically. This may involve disclosing your information to third-party service providers and checking it against external data 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.

Step 10: Sign the form

By signing this form:

- I have read and understood this form
- I understand that my commutation will be drawn from my investment options in the same proportion as my regular pension payments.
- I understand that there may be a delay in payment if my details have changed
- I acknowledge that if I've provided my email address in this form, the Trustee may, at its discretion, use that email address to send information, including any annual reports, member and exit statements and notices of any material changes or the occurrence of significant events, by electronic means.
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

X

Date

/ /

Please return your completed form to Mercer Super Trust, GPO Box 4303, Melbourne, VIC 3001.

Step 11: Complete the checklist

To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to the fund.

Have you:

- ☐ Provided your member details in **Step 1**?
- ☐ Provided your Industry and Occupation details (If applicable) ?
- ☐ Attached supporting documentation for any change of name, date of birth or address detailed in **Step 9**?
- ☐ Provided complete payment instructions in **Step 3, Step 4, Step 5, Step 6** and **Step 7** (as applicable)?
- ☐ Signed and dated the form (**Step 10**)?
- ☐ If you are required (or choose) to provide proof of identity, select the identification you have provided:
 - ☐ Current driver's licence OR current passport; or
 - ☐ One document from list A and one document from list B
- ☐ Is your identification current? If providing an Australian Passport, one that has expired within the last two years is acceptable.
- ☐ Do your documents need to be certified? If so, ensure the certifier has included ALL of the following on each page:
 - ☐ Written or stamped 'certified true copy'
 - ☐ Signature and printed name
 - ☐ Date – the date MUST be within twelve months of the date we receive your completed form.
 - ☐ Qualification (such as Justice of the Peace, Australia Post employee, etc)

Please refer to the *Completing proof of identity* Fact Sheet on the fund's website at mercersuper.com.au or call the **Mercer Super Trust** Helpline on **1800 671 369**.

Completing proof of identity

July 2026

Important note

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

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 passport¹, or similar document issued for the purpose of international travel¹
- 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 identification¹

Identification documents must not be expired (except for an Australian passport that has expired within the last 2 years).

Alternative identification

If you are unable to provide any primary photographic identification, you will need to provide two identification documents, **one from List A and one from List B**:

List A:

- Birth certificate or birth extract¹
- Citizenship certificate issued by the Commonwealth
- Pension card issued by Services Australia (Centrelink) that entitles the person to financial benefits

AND

List B:

- Letter from Services Australia (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
- Notice of Assessment issued by the Australian Tax Office (ATO) within 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)

If you are unable to provide any of the identification listed above, please contact us on **1800 682 525** to discuss alternative options for verifying your identity. Any alternative identification process will be subject to applicable legal and regulatory requirements.

Name change

If you have changed your name, you must provide a certified copy of the relevant name change document¹, 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 our records exactly (excluding the name changes described above), please contact us for further instructions.

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)

	←	A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)
IDENTIFICATION	←	Write or stamp 'certified true copy' on the copy of the original document
Certified true copy	←	The authorised person's signature
J. Sample	←	Full name, qualification and registration number (if applicable) of the authorised person
Mr John Sample	←	
Justice of the Peace	←	
Registration No.123456789	←	
Date: 01/02/2012	←	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.

Who can certify documents in Australia?

- **Permanent employee of the Australian Postal Corporation** with five or more years of continuous service who is employed in an office supplying postal services to the public.
- **Agent of the Australian Postal Corporation** 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 five or more years of continuous 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 five or more years of continuous 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 five 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 Chartered Accountants in Australia and New Zealand**, CPA Australia, 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** (with five or more years of continuous service with one or more licensees).
- **Officer with, or a credit representative of, a holder of an Australian credit licence** (with five or more 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 five 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 permanent full-time 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 five or more years of continuous service.
- **A Notary Public from a country ranked 129 or below in the latest Transparency International Corruption Perceptions Index:** <http://www.transparency.org>.

Contact us — Enquiries and complaints



Phone

If you have a question about your super, an enquiry or a complaint, call the Helpline on **1800 682 525** or if calling from outside Australia on **+61 3 8306 0900** from 8am to 7pm (AEST/AEDT) Monday to Friday.



Mail

Mercer Super Trust
GPO Box 4303
Melbourne VIC 3001



Email

MSALCustomer.Complaints@mercero.com

If we have not responded to your complaint within the timeframe prescribed in our **complaints management procedures** or you are not satisfied with our decision, you may be able to take the matter to the Australian Financial Complaints Authority (AFCA) at afca.org.au or on **1800 931 678**.

You should read the important information about enquiries or complaints before making a decision. Go to mercero.com.au/pds and read the PDS and incorporated booklets. The material relating to enquiries or complaints procedures may change between the time you read this PDS and the day when you acquire the product.