

Transferring your super from the Mercer Super Trust

Before completing this form please read the fact sheet "Transferring your super from the Mercer Super Trust - while you're still employed" available from the Helpline on **1800 682 525** or website **www.mercersuper.com.au**



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.

Step 1: Complete your personal details

Title: Mr <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Miss <input type="radio"/> Other <input type="text"/>	Date of birth: <input type="text"/> / <input type="text"/> / <input type="text"/>	
Given names <input type="text"/>		
Surname <input type="text"/>		
Previous name (if applicable) <input type="text"/>		
Postal address <input type="text"/>		
Suburb <input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
Telephone <input type="text"/>	Mobile <input type="text"/>	
E-mail <input type="text"/>		
Account/Membership number <input type="text"/>		
Plan/Product name <input type="text"/>		
Name of your employer <input type="text"/>		

Step 2: Attach documentation if your personal details have changed

Name and Date of birth changes – see the 'Completing proof of identity' fact sheet on the website **www.mercersuper.com.au**.
Address changes – attach a copy of a recent bill, mail item or driver's licence that displays your new residential or postal address.
If the required supporting documentation is not provided, the payment of your benefit will be delayed.

You will need to provide proof of your identity when you take a cash payment or rollover/transfer to another super fund. You should read the information attached to the end of this form called "How to apply for a super payout" to check what proof of ID is required.

☐ Use my Tax File Number (TFN)

The **Mercer Super Trust** might already hold your TFN. If you're not sure if you have previously provided it, you can choose to do so now. You do not have to provide your TFN, but if you do, this will ensure that any benefit you take from the **Mercer Super Trust** does not incur additional tax. *Please also refer to the 'How to apply for a super payout' leaflet for additional information about providing your TFN.*

[illegible]

Please note: We will validate your TFN and personal details with the Australian Tax Office. If we cannot confirm an exact match with the ATO's records, you will be required to provide full Proof of Identity (see below) and your payout will be delayed.

OR

[illegible][illegible]

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Step 4: Provide payment instructions (continued)

Account holder name

Telephone

Mobile

Fund ABN*

Fund SFN

Membership or policy number

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

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

☐ Public Sector Super Scheme ☐ Retirement Savings Account

*A transfer to another fund cannot occur without the ABN, USI/ESA and member/policy number of the fund you are transferring to. If you are rolling over to an SMSF, you will also need to supply a copy of a bank statement of the Fund. Your rollover fund can help you complete these details.

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

Step 5: 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**?
- ☐ Attached supporting documentation for any change of name, date of birth or address detailed in **Step 2**?
- ☐ Provided complete payment instructions in **Step 4**?
- ☐ If requesting payment to SMSF provided:-
 - ☐ SMSF Bank Account Statement
 - ☐ Electronic Service Address
- ☐ Signed and dated the form (**Step 6**)?
- ☐ If you are required (or choose) to provide proof of identity, select the identification you have provided:
 - ☐ Current drivers' licence OR current passport; or
 - ☐ One document from list one and one document from list two
- ☐ 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 www.mercersuper.com.au or call the Mercer Super Trust Helpline on **1800 682 525**.

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 6: Sign the form

I understand that:

- once my transfer request is actioned, I will not be eligible for a further partial transfer from my account during this plan year (for most plans this is the year to 30 June)
- future contributions made by my employer on my behalf will continue to be paid into the Mercer Super Trust, unless agreed otherwise with my employer
- the amount transferred from the Mercer Super Trust will be taken proportionately from the various investment options in which my super is invested
- the amount transferred from the Mercer Super Trust will be taken from the preserved components in the following order: unrestricted non preserved; restricted non preserved; preserved
- the value of my super in the Mercer Super Trust will decrease by the amount transferred from the Mercer Super Trust in accordance with my request
- the trustee may not be able to action my transfer where the trustee has been notified of family law proceedings in relation to my super
- there may be a delay in payment if my details have changed
- I have the right to ask the Mercer Super Trust for information that I reasonably require for the purpose of understanding any super entitlements I may have, including information about any fees and charges that may apply to my account and information about the effect of the transfer on any entitlements I have in the Mercer Super Trust. I confirm that I do not require such information.
- I consent to my information being collected, disclosed and used in the manner set out in this form.

I agree that:

- (i) my nominated transfer amount will be reduced, if necessary, to ensure that I maintain a leaving service payout of at least \$5,000 in the Mercer Super Trust.
- (ii) my membership in the Mercer Super Trust will continue, but any insurance cover I have in the Mercer Super Trust may be reduced and I may need to provide satisfactory health evidence and be assessed by the insurer to obtain insurance cover at the level I had prior to the transfer of my super from the Mercer Super Trust in accordance with this request.

I discharge the trustee from any liability with respect to the amount of my super that is transferred.

I have read and understood the fact sheet "Transferring your super from the Mercer Super Trust - while you're still employed".

Signature  _____ Date / /

The trustee of the Mercer Super Trust recommends that you seek advice from a licensed, or appropriately authorised, financial adviser regarding your super before making a decision to transfer.

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

How to apply for a super payout

Step 1: Check that you're eligible

You wish to receive part or all of your super payout in cash

A portion of your super benefit may be preserved. If the preserved amount is over \$200, legislation requires that it be retained in an approved rollover fund, unless one of the circumstances below applies to you.

- You have reached your preservation age* and have permanently retired from the workforce.
- You are at least 60 years of age and have ceased employment since attaining age 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.

* Your preservation age is between 55 and 60 depending on your date of birth – refer to the table below:

Date of Birth	Preservation Age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
1 July 1964 or after	60

You wish to rollover to another fund

You can apply to transfer all or part of your super to another complying super fund.

Other circumstances

If you wish to apply for a super payout under other circumstances, you will need to complete the appropriate form. For assistance, please call the Mercer Super Trust Helpline on **1800 682 525**.

These may include: Financial hardship or compassionate grounds, transfer to a KiwiSaver Account in New Zealand, permanent disability or death.

Step 2: Check what form of identification you need to provide

Super Payout requested	ID required
Rollover/transfer to another complying fund including SMSF	▶ Your TFN or a photocopy of your ID (certification is not required)
Cash payment	▶ Certified copy of a current driver's licence OR current passport, OR ▶ Certified copy of one document from list one and one from list two below
List one	List two
Birth certificate	Electricity, gas or water bill issued in the last 3 months
Citizenship certificate issued by the Commonwealth	Landline phone bill issued in the last 3 months (mobile phone bills will NOT be accepted)
Pension card issued by the Department of Human Services (Centrelink)	Tax Office Notice of Assessment issued in the last 12 months

If you are unable to provide the above identification or need further details, you can refer to the 'Completing Proof of Identity' fact sheet on the website www.mercersuper.com.au or call the Helpline on **1800 682 525**.

The fact sheet contains specific information to meet the proof of identity requirements if you have changed your name, are signing on behalf of another person or if your identification is written in another language. The fact sheet also provides an extensive list of people who can certify documents.

Step 3: The easy way to certify your ID

- photocopy both sides of your current driver's licence or passport
- take the photocopy and the original to *Australia Post or your local **Police station.


* To be able to certify your documents, the Australia Post employee must be a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service in an office supplying postal services to the public. Australia Post will charge a small fee for each photocopy you need to get certified.

** A Police Officer, Sheriff or Sheriff's Officer can certify your ID.

You can also refer to the Completing Proof of Identity fact sheet on the fund's website at www.mercersuper.com.au for a list of other people who can certify your ID.

To certify your documents, the authorised person needs to:

1. compare the photocopy to the ORIGINAL
2. include the following details on the copy:
 - write on the photocopy: "Certified true copy" and
 - write their name, qualification and registration number (if applicable) and
 - sign and date the photocopy

	←	A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)
IDENTIFICATION	Certified true copy ←	Write or stamp 'certified true copy' of the original document
	<i>J. Sample</i> ←	The authorised person's signature
	Mr John Sample ←	Full name, qualification and registration number (if applicable) of the authorised person
	Justice of Peace	
	Registration No.123456789	
	Date: 01/02/2012 ←	Date of certification (within 12 months of receipt)

Providing your tax file number (TFN)

There may be tax implications if you have not yet provided, or choose not to provide, your TFN. Whilst it is not compulsory to provide your TFN, not doing so could cost you in the following ways:

- you may have paid more tax than necessary on super contributions made for you by your employer (including SG, salary sacrifice and other contributions) in this financial year. This additional tax can be reversed if you provide your TFN to the fund before the end of the financial year, or your earlier payment from the fund. Although you may be able to claim back this additional tax if you later provide your TFN, time limits and other rules may apply, which may affect the size of any refund.
- you may pay additional tax on your super payout. However it might be possible to claim this back when lodging your tax return.
- you may miss out on any government Super Co-contributions for which you may be eligible; and
- you may have difficulty locating your super in the future, should you lose contact with your fund(s).

If you ask us to use your TFN as proof of identity, we will validate your TFN with the Australian Tax Office. If your TFN is not valid, you will need to provide proof of identity (see below) and your super payout will be delayed.

If you are uncertain as to whether or not you have provided your TFN, you can check these details on the fund's website www.mercersuper.com.au or contact the Helpline on **1800 682 525**.

Step 4: Complete the form

Complete the form in black or blue pen, in uppercase and send to: Mercer Super Trust, GPO Box 4303, Melbourne, VIC, 3001.