

Investment options

You can select investments online at mercersist.com.au (using your personal login) or by calling the Helpline.

Your super will remain in the Mercer SmartPath investment option until the trustee has processed any alternative investment choice you have made.

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

Insurance - Death and disability cover

Death and Total and Permanent Disablement (TPD) cover

I'd like the following level of insurance cover for Death and TPD.

I understand that if I don't make a valid choice by ticking one of the boxes below, the default of Level 4 will apply.

(Select one box only)

- Level 1 – 5% of Salary for each year and complete month from date of death or TPD to age 65
- Level 2 – 10% of Salary for each year and complete month from date of death or TPD to age 65
- Level 3 – 15% of Salary for each year and complete month from date of death or TPD to age 65
- Level 4 – 20% of Salary for each year and complete month from date of death or TPD to age 65
- Level 5 – 25% of Salary for each year and complete month from date of death or TPD to age 65
- Level 6 – 30% of Salary for each year and complete month from date of death or TPD to age 65
- Level 7 – 35% of Salary for each year and complete month from date of death or TPD to age 65
- Level 8 – 40% of Salary for each year and complete month from date of death or TPD to age 65

Each complete month counts as 1/12th of a year

You can generally choose up to Level 7 of cover without underwriting, as long as your insurance election is received by your Plan within the period, from the date of commencing employment and no later than 60 days from the date your Employer pays the first SG contribution on your behalf and the amount of cover you applied for does not exceed the Automatic Acceptance Limit of Mercer Tailored Super.

Total and Temporary Disablement (TTD) cover

If eligible, you can elect to have TTD cover – please select one box only.

I understand that if I don't make a valid choice by ticking one of the boxes below, I will not be provided with TTD cover.

- Yes, I want to have TTD cover.
- I elect not to have TTD cover.

Note: You will require underwriting before your TTD cover commences.

Changing Cover

You can apply to cancel or opt out of your insurance cover at any time by completing the relevant form available from the Helpline.

Note: Your insurance cover is subject to the terms and conditions of the insurance policy and acceptance by the Insurer. You may require underwriting before your insurance cover commences. Your Death and TPD cover will be limited to New Events cover only if you are not At Work on the date your cover commences. This limitation will stop on the day after you have been At Work for 30 consecutive days.

Voluntary insurance cover

You may be eligible to apply for Voluntary insurance cover. Please call the Helpline for more details.

The granting of Voluntary insurance cover will be subject to underwriting and will only commence once your Plan's Insurer accepts your application



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.

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 an Accumulation (default) member of Mercer Tailored Super in the Mercer Super Trust.
- accept that I will be bound by the provisions of the trust deed, designated rules and benefit design schedule which govern the operation of Mercer Tailored Super and the Mercer Super Trust.
- agree to be automatically transferred to the Retained Benefits section of the Plan in the Mercer Super Trust on leaving my Employer or where I have directed my Employer to pay Superannuation Guarantee contributions on my behalf to another fund (if my super account balance is at least \$500).
- understand and consent to my information being collected, disclosed and used in the manner set out in the *Other Things You Should Know* booklet.
- 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 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.
- acknowledge that I have read and understood the PDS and agree to be bound by it. I understand that the PDS contains a number of references to important information set out in a series of booklets (that are part of the PDS) and they should be read before I make a decision about the Plan in the Mercer Super Trust.
- understand that all of my super in the Plan will be invested in the Mercer SmartPath 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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Make sure you sign and date your completed form and send it to: Mercer Super Trust, GPO Box 4303, Melbourne 3001.

