Mercer

# Family law instructions for payment of entitlement

## If you need help

For assistance call the Helpline on **1800 682 525**.

Please provide the following details in order for the Family Law entitlement to be paid in accordance with the instruction received by the Trustee of the Mercer Super Trust. This information is required under Regulation 144 of the Family Law (Superannuation) Regulations 2025.

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

**Non-member spouse details**

Title: Mr ◯ Mrs ◯ Ms ◯ Miss ◯ Other ☐☐☐☐☐☐☐☐ Date of birth D D / M M / Y Y Y Y

Given names

Surname

Other names (aliases, former names or anglicised names, if applicable)

Residential address (**must be advised**)

Suburb State Postcode

Postal address (if different to above)

Suburb State Postcode

Daytime telephone ☐☐ - ☐☐☐☐☐☐☐☐ Mobile ☐☐☐☐ ☐☐☐☐☐☐

Email

**Existing member**

Are you a current Mercer Super member ? Yes ☐ No ☐

Membership number Account number

**Former spouse's details**

Given names

Surname

Membership number Account number



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**Address: GPO Box 4303, Melbourne Vic 3001. Tel: 1800 682 525**. 'Mercer' is a registered trademark of Mercer (Australia) Pty Ltd ABN 32 005 315 917.

## 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)

- ☐ Accommodation and Food Services
- ☐ Administrative and Support Services
- ☐ Charities and not-for-profit organisations
- ☐ Construction
- ☐ Dealers in high-value goods
- ☐ Digital currency exchanges and virtual asset service providers
- ☐ Education and Training
- ☐ Gambling sector
- ☐ Health Care and Social Assistance
- ☐ Manufacturing
- ☐ Professional, Scientific and Technical Services
- ☐ Public Administration and Safety
- ☐ Remittance service providers
- ☐ Retail Trade
- ☐ Transport, Postal and Warehousing
- ☐ Other (Please specify)

### 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: Attach documentation if your personal details have changed

Please complete this step if you are an existing member of the fund and your personal details have changed.

**Name and Date of birth changes** – see the 'Completing proof of identity' fact sheet on the website **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.**



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## Step 4: Authorised Representative

If you wish to nominate an Authorised Representative, please provide their details below. If you don't wish to nominate one, please proceed to Step 5.

**Authorised representative details**

Title: Mr ◯ Mrs ◯ Ms ◯ Miss ◯ Other ☐☐☐☐☐☐ Date of birth D D / M M / Y Y Y Y

Given names

Surname

Postal address

Suburb State Postcode

Contact Number Mobile

Email

## Step 5: Provide payment instructions

- It is important that you provide all of the information requested on this form to ensure prompt payment of your entitlement
- Appropriate proof of identity MUST accompany these payment instructions if required (as detailed on this form)
- The completed form must be received by the Trustee within 28 days of the date specified in the attached letter
- If you do not provide the Rollover Fund's Unique Superannuation Identifier USI OR Electronic Service Address (ESA for SMSF only) OR your new member number, your benefit cannot be processed. In the event that you do not provide this information, you will be contacted by the Mercer Super Trust.
- Failure to provide the required information, or failure to provide it within the required time, may result in your benefit being transferred to the Australian Taxation Office (ATO).

Please tell us what you want to do with your benefit: ***(select an option ✓)***

**Option 1: Pay as cash**

◯ Maximum amount available

◯ $☐☐☐,☐☐☐.☐☐ net of tax (must be less than maximum)

**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).

Name of financial institution

BSB Account number

Account name

^ Appropriate Proof of identification must accompany these payment instruction, for this option. Refer to 'Step 5: Completing proof of identity' for further information.

***Continued over***



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## Step 5: Provide payment instructions (continued)

**Option 2: Rollover to another fund or your Mercer Super account**

If you are rolling over to another complying fund or Self Managed Super Fund (SMSF), you may be requested to provide additional information to enable the Trustee to confirm the validity of the Fund.

◯ Maximum amount available

◯ Total remaining after above cash payment in option 1

◯ $ ☐☐☐,☐☐☐.☐☐ (insert amount to be transferred)

(If you wish to transfer part of your super 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. Note that payment will be allocated from any unrestricted non-preserved amount first, then from any restricted nonpreserved 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.)

◯ I wish to have my funds transferred to my existing Mercer Super account, nominated in step 1 (proceed to step 5)

**Please provide details of the fund to which you are transferring**

Name of fund

☐☐☐

## Step 6: Complete preservation declaration

A portion of your benefit may be subject to preservation. If the preserved portion of your benefit is over $200, legislation requires that this amount be retained in an approved rollover fund until:

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

**OR**

- You have reached age 65

*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 to allow your benefit payment to be processed.

Please note Mercer Super may need to contact the employer or request that you provide additional information from the employer to verify your cessation of employment. By selecting the relevant option you consent to Mercer Super contacting your employer to verify the details provided.

***(select an option ✓)***

◯ Yes, I have reached age 60, ceased employment and permanently retired from the workforce.

Date of retirement was D D / M M / Y Y Y Y

The relevant employer was:

◯ Yes, I am at least 60 years of age and I have ceased gainful employment since attaining age 60.

Date of cessation was D D / M M / Y Y Y Y

The relevant employer was:

◯ Yes, Im aged 65 or over

You must provide proof of your identity when you take a cash payment or provide your TFN for a rollover/transfer to another super fund. For more information about what proof of ID is required refer to the 'Identification requirements' at the start of the form.

Select ✓ one options below:

◯ I have attached certified proof of identity documents. For full details on completing proof of identity, refer to the attached "Completing proof of identity" factsheet.

◯ Use my Tax File Number (TFN)

This option is only available if you want to rollover/transfer your super to a complying super fund, including SMSF (if you wish to take a cash payment you will need to provide certified proof of identity).

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 'Providing your Tax File (TFN)' section for additional information about providing your TFN.

Should you wish to split your super contributions with your spouse for the current or previous financial year, 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" application form, as well as a fact sheet providing additional information on contributions splitting, can be obtained from the website **mercersuper.com.au** or by calling the Helpline on **1800 682 525**.

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

## Step 7: Confirm if splitting contributions (if applicable)

**Name and Date of birth changes** – see the 'Completing proof of identity' fact sheet attached below.

**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.



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## Step 8: Providing your tax file number

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 withdrawal. However it might be possible to claim this back when lodging your tax return.
- you may miss out on any government Super 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 identify (see below) and your super withdrawal 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 **mercersuper.com.au** or contact the Helpline on **1800 682 525**.

## Step 9: Attach documentation if your personal details have changed (if applicable)

If the required supporting documentation is not provided, the payment of your benefit will be delayed or rejected.

Apply for a withdrawal from Mercer Super 06/2026

Enter your TFN here

☐☐☐ - ☐☐☐ - ☐☐☐

By providing your TFN, you are authorising us to give this information to your other super fund.

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 withdrawal will be delayed.

## 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.



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## Step 10: Non-member spouse declaration and signature

Please read this declaration before you sign and date your form:

- I declare the information I have given on this form is true and correct.
- I instruct Mercer Super to process the family law payment as instructed on this form.
- I acknowledge the family law payment will be paid to the fund or account that I have nominated at step 5 of this form.
- If making a withdrawal, I understand that tax may be deducted from my payment if I am under age 60.
- I understand that if I don't provide my TFN, I may be liable to pay additional tax on the payment (if applicable).
- I acknowledge that the processing of the family law payment may be delayed if this form has not been properly completed or there are outstanding issues with the information provided with this form.
- I discharge Mercer Super from all further liability, claims and obligations in respect of the family law payment paid into my nominated fund or account, as applicable.
- I consent to my personal information being used in accordance with Mercer Super's Privacy Policy (available at **mercersuper.com.au** or by contacting us on **1800 682 525**).

Signature ✗ Date D D / M M / Y Y Y Y

**Please return your completed form together with your proof of identity to Mercer Super Trust, GPO Box 4303, Melbourne VIC 3001**

*Under Australian Tax Office regulations you must keep a copy of this form for five years from the date completed.*

## 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**?
- ☐ Attached supporting documentation for any change of name, date of birth or address detailed in **Step 3**?
- ☐ Provided complete payment instructions in **Step 5**?
- ☐ If requesting payment to SMSF provided:-
  - ☐ SMSF Bank Account Statement
  - ☐ Electronic Service Address
- ☐ Signed and dated the form (**Step 9**)?
- ☐ 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.
- ☐ Are your documents correctly certified? 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 682 525**.



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## 2 easy ways to return your form

To make submitting your completed form as simple as possible, we've provided two easy options for you to choose from.

Please read through the choices below and select the one that's most convenient for you.

### 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.

- 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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# 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 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 (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 extract[1]
- 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.

## Signing on behalf of someone else

If you are signing for someone else, you must provide:

- **Certified** ID for the applicant/member
- **Certified** copy of the Power of Attorney or Guardianship document
- **Certified** ID for the attorney/guardian (person signing)

[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)

**IDENTIFICATION**

A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)

**Certified true copy** — Write or stamp 'certified true copy' on the copy of the original document

***J. Sample*** — The authorised person's signature

**Mr John Sample**
**Justice of the Peace**
**Registration No.123456789** — Full name, qualification and registration number (if applicable) of the authorised person

**Date: 01/02/2012** — Date of certification (within 12 months of receipt)



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## 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@mercer.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 **mercersuper.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.



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