

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 72 of the Family Law (Superannuation) Regulations 2001.

Step 1: Complete your personal details

Non-member spouse details

Title: Mr Mrs Ms Miss Other Date of birth / /

Given names

Surname

Previous name (if applicable)

Residential address (must be advised)

Suburb

State

Postcode

Postal address

Suburb

State

Postcode

Daytime telephone

-

Mobile

Email

Existing member

Account/Membership number

Do you have an existing membership in the fund? Yes No

Name of your spouse

Spouse's Account/Membership number



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.

Step 3: 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 (as detailed on this form) **MUST** accompany these payment instructions
- 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 fund’s eligible rollover fund

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

Option 1: Pay as cash (cheques can only be made in your favour – see Step 4 for preservation declaration)

- 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

Holder (past or present) of visa sub-class 405 or 410 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).

Please provide details of how you wish to receive your payment:

- Cheque, sent to your home address
- Directly into your bank account (please provide your bank account details).

Name of financial institution

BSB

Account number

Account name

Option 2: Rollover to another fund

If you are rolling over 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 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.)

Please provide details of the fund to which you are transferring

Name of fund

- This fund is a Self Managed Super Fund

Continued over



Step 3: Provide payment instructions (continued)

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
- a copy of the SMSF bank account statement.

SMSF bank details

Name of financial institution

BSB

Account number

Account name

Telephone

Mobile

Fund ABN*

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

Membership or Policy number*

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

Exempt Public Sector Super Scheme Retirement Savings Account

* A rollover to another fund cannot occur without the ABN, USI/ESA and Membership/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. 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.

Step 4: 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 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
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
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 to allow your benefit payment to be processed.

(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 5: Completing proof of identity

You will need to provide certified proof of your identity. The easiest way to do this is as follows:

- photocopy both sides of your current driver's licence or passport
- take the photocopies to Australia Post or your local Police station
- ask them to certify your ID.

The person certifying your ID documents will include the following details on the copy(ies):

	←	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' of the original document
Certified true copy	←	The authorised person's signature
<i>J. Sample</i>	←	Full name, qualification and registration number (if applicable) of the authorised person
Mr John Sample	←	Date of certification (within 12 months of receipt)
Justice of Peace		
Registration No.123456789		
Date: 01/02/2012	←	

Alternatively, you can 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 document(s) and witness your statutory declaration.

If you don't have a driver's licence or passport

You will need to provide a certified copy of one document from each of the following groups:

- Birth certificate or birth extract¹
- 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)

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.

Step 6: 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 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).

(select an option)

My tax-file number is - -

I do not wish to provide my tax-file number to the Trustee.

Signature

Date / /



Step 7: 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 3**?
- If requesting payment to SMSF provided:-
 - SMSF Bank Account Statement
 - Electronic Service Address
- Signed and dated the form (**Step 8**)?
- 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 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 mercerc.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 8: Sign the form

By signing this form I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

- I understand that there may be delay in payment if my details have recently changed.
- I 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 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.

