

How to apply for a super withdrawal

Step 1: Check that you're eligible

You wish to receive part or all of your super payout as a cash withdrawal.

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.
- You have a sufficient unrestricted non-preserved balance to meet your withdrawal request.
- You have separate approval from the ATO to access a portion of your super under *Compassionate Grounds***

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.

** Please refer to the ATO for more information on the *Compassionate Grounds* application process and qualifying criteria.

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

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 withdrawal 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, transfer to a KiwiSaver Account in New Zealand, permanent disability or death.

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

Super withdrawal request	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



The diagram shows a sample of a certified true copy of an identification document. On the left, there is a box labeled 'IDENTIFICATION' containing a person icon. To the right of the icon, the text reads: 'Certified true copy', 'J. Sample', 'Mr John Sample', 'Justice of Peace', 'Registration No. 123456789', and 'Date: 01/02/2012'. Arrows point from each line of text to a corresponding description on the right side of the diagram.

←	A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)
←	Write or stamp 'certified true copy' of the original document
←	The authorised person's signature
←	Full name, qualification and registration number (if applicable) of the authorised person
←	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 withdrawal. 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 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 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.**

Step 3: Provide payment instructions

Please pay my super payout as follows: **Select an option**

Option 1: Pay as cash

- Withdraw the full balance and close the account* (*any insurance on the account will cease*)
- Withdraw the maximum amount available leaving the minimum balance required to keep the account open**
- OR withdraw a specified amount
- \$, . net of tax* (must be less than full balance and leave minimum required**)

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).

* A portion of your payout 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 (tick if relevant):

- 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.
- I only wish to withdraw funds from my available unrestricted non-preserved balance.
- I wish to access super under Compassionate Grounds and have attached the ATO approval letter with this form.

Please refer to the attached "How to apply for a super withdrawal" leaflet for details about your preservation age and definition of permanently retired.

Please note that: Tax may be payable on cash payments

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. **Select an option**

- Rollover the full balance and close the account (*any insurance on the account will cease*)
- Rollover the maximum amount available leaving the minimum balance required to keep the account open**
- Rollover the total remaining balance after above cash payment

OR rollover a specified amount

\$, . (insert amount to be transferred, must be less than full balance and leave minimum required**)

** Your account in the Mercer Super Trust may require you to leave a minimum balance of up to \$5000 when making a partial withdrawal. Please call the Helpline for more information on the minimum balance required to keep your account open when making a withdrawal.

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).

Step 5: How do you want to prove your identity?

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 this form called "How to apply for a super withdrawal" to check what proof of ID is required.

Choose one of the two options below:

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 "How to apply for a super withdrawal" leaflet for additional information about providing your TFN.*

Enter your TFN here

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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.

- I have attached certified proof of identity documents.** For full details on completing proof of identity, refer to the "Completing proof of identity" fact sheet on the fund's website at www.mercersuper.com.au or call the Helpline on **1800 682 525**.

Step 6: 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 under *Compassionate Grounds* provided:
 - ATO approval letter
- If requesting payment to SMSF provided:
 - SMSF Bank Account Statement
 - Electronic Service Address
- Signed and dated the form (**Step 7**)?
- 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. 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 www.mercersuper.com.au 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 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 7: Sign the form

By signing this form:

- I have read and understood this form
- I understand that the information contained in this form will be handled by the trustee to process my super withdrawal
- I have read and understand the implications of not providing my TFN. If I have not provided my TFN, additional tax may be deducted from my final benefit
- I understand that there may be a delay in payment if my details have changed
- I understand that under Tax Office regulations, I must keep a copy of this form for five (5) years from the date completed.
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

Date

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