# Mercer

# Changing your investment options - Mercer SmartRetirement Income

#### Take control of how your super is invested

You can change which investment options your pension is invested in at any time. Simply choose one or more of the investment options available to you as shown in your Product Disclosure Statement. If you nominate invalid investment options or if you provide any information that is incomplete or ambiguous in the opinion of the trustee, your request will not be actioned.

Your investment choice decisions can have a significant effect on the investment performance of your super. If you're unsure of your decisions we recommend that you see a licensed or appropriately authorised financial adviser. Please refer to your Product Disclosure Statement for details about the investment choices and options available under your plan.

If you wish to invest in the Mercer Direct investment option, this can only be selected after you have joined the Mercer SmartRetirement Income and once you have the required minimum amount in your account. You can then choose to invest part of your super in the Mercer Direct investment option online only (using your personal log-in details).

# For members who set up their account with the Smart Bundle option

The Smart Bundle pension amount and payment frequency settings have been selected to take into account the potential investment returns and investment objectives for Mercer SmartPath® as you get older. Changing these settings may change your expected retirement outcomes. You should consider the options that are most suitable for your individual objectives, financial situation or needs. You should get financial advice tailored to your personal circumstances.

#### If you need help

For assistance or to access the Privacy Policy and your personal information call the Helpline on **1800 671 369**.



This form can be completed digitally or by hand with a black or blue pen in uppercase with one character per box.

## Want to make this quicker and easier?

Did you know you can also do this in your Member Online account? It's faster, easier and more secure for you <u>www.mercersuper.com.au</u> Having trouble? Here's some troubleshooting information to help get you logged in <u>www.mercersuper.com.au/member-online-and-mercer-super-app</u>

Sto	n 1·	Com		VOUR	personal	detail
SLE	<b>9</b> I:	Com	Jiele	your	personal	uetain

Title Mr O Mrs O Ms O Miss O Other	Date of birth
Given names	
Postal address	
Suburb	State   Postcode
Telephone	
E-mail	
Membership number	Policy/Account Number

Changing your investment options - Mercer SmartRetirement Income

Issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence 235906, the trustee of the Mercer Super Trust ABN 19 905 422 981 ('Mercer Super'). Address: GPO Box 4303, Melbourne Vic 3001. Tel: 1800 671 369. MERCER' and 'Mercer SmartPath<sup>®</sup> is an Australian registered trademark of Mercer (Australia) Pty Ltd ABN 32 005 315 917. ©2025 Mercer. All rights reserved.

#### Step 2: Choose your investment options

I elect to change my investment options as detailed below.

You can choose one or more of the Ready-made or Select-your-Own investment options or a mix of both (maximum of 10 options). Please ensure the total adds to 100% otherwise the default investment option, which is the Mercer SmartPath® investment option, will apply until it is corrected.

#### SmartRetirement Income Member Only (See below if you are a Transition to Retirement Member)

**Ready-made investment options** 

Mercer SmartPath®

Mercer High Growth

Mercer Select Growth

**Investment Options** Taxed Mercer SmartPath®

1. 2. 3. 4. 5. 6. 7. 8 9. 10

Taxed Mercer High Growth

Taxed Mercer Select Growth

Taxed Mercer Moderate Growth

Taxed Mercer Conservative Growth

Mercer Moderate Growth

Mercer Growth

Mercer Conservative Growth

#### Select-your-Own investment options (list any chosen Select-your-Own option in the space below)

1.											
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											

Select-your-Own investment options (list any chosen Select-your-Own option in the space below)

#### Total (must e

			%
1	0	0	%
			%
			%
			%
			%

		%
		%
		%
		%
		%

				%
				%
				%
				%
				%
				%
				%
				%
				%
				%
)	1	0	0	%

#### Total (must equal 100%

#### Changing your investment options - Mercer SmartRetirement Income

Transition to Retirement Mercer SmartRetirement Income Member

04/2025

Issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence 235906, the trustee of the Mercer Super Trust ABN 19 905 422 981 ('Mercer Super'). Address: GPO Box 4303, Melbourne Vic 3001. Tel: 1800 671 369. MERCER' and 'Mercer SmartPath®' is an Australian registered trademark of Mercer (Australia) Pty Ltd ABN 32 005 315 917. ©2025 Mercer. All rights reserved.

	70
	%
	%
	%
	%
	%

% 0/ % 0⁄~ 0/ % 0/ % %

egual 100%)	1

#### Step 3: Choose your investment options for your pension payments

If you have chosen more than one investment option for investing your account balance, you can choose to have your pension payments made from nominated investments or a priority election. Please choose either Option 1 or Option 2, but not both. Remember, you cannot nominate the Mercer Direct investment option for your pension payments.

In the future, if you complete and return a new "Changing your investment options – Mercer SmartRetirement Income" form to change the investment option into which your pension is invested and do not complete Step 3 of that form, then any selection previously made under Option 1 or Option 2 (regarding your pension payment investment selection) will become invalid and cease to apply.

If you do not complete this section of the form, pension payments will be drawn in the same proportions as your account balance is invested.

#### Option 1: Nominated percentage (%) drawdown

You can choose to have your pension payments made from one or more of the Ready-made or Select-your-Own investment options you have chosen for your account balance in the same or different proportions to your current investments. For example, if your account balance is invested in 80% Mercer Conservative Growth and 20% Mercer Select Growth, you could choose to have your payments made from the Mercer Select Growth Option only. To make this choice, you would write **'100**' in the percentage column opposite **'Mercer Select Growth'** in the table below.

Alternatively you could choose 95% from Mercer Conservative Growth and 5% in Mercer Select Growth. To make this choice, you would write '95' in the percentage column opposite 'Mercer Conservative Growth' and '5' in the percentage column opposite 'Mercer Select Growth'.

Once there's no longer enough money in your chosen option(s), payments will automatically be deducted from the account balance invested in your other options(s). You'll be notified at the time, and can adjust your investment choice if desired.

#### Retirement Mercer SmartRetirement Income Member Only (See below if you are a Transition to Retirement Member)

#### **Ready-made investment options**

Mercer SmartPath®

Mercer High Growth

Mercer Select Growth

Mercer Moderate Growth

Mercer Growth

Mercer Conservative Growth

#### Select-your-Own investment options (list any chosen Select-your-Own option in the space below)

																							%
•																							%
																							%
																							%
																							%
																							%
																							%
																							%
																							%
).																							]%
												т	ota	l (n	nus	t e	qua	10	)%)	1	0	0	%

#### Continued over

Percentage invested

0⁄~

0⁄6

%

%

%

0/

#### Changing your investment options - Mercer SmartRetirement Income

Issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence 235906, the trustee of the Mercer Super Trust ABN 19 905 422 981 ('Mercer Super'). Address: GPO Box 4303, Melbourne Vic 3001. Tel: 1800 671 369. MERCER' and 'Mercer SmartPath<sup>®'</sup> is an Australian registered trademark of Mercer (Australia) Pty Ltd ABN 32 005 315 917. ©2025 Mercer. All rights reserved.

#### Step 3: Choose your investment options for your pension payments (continued)

**Transition to Retirement Mercer SmartRetirement Income Member** 

#### **Investment Options** Taxed Mercer SmartPath® % Taxed Mercer High Growth % Taxed Mercer Select Growth % Taxed Mercer Moderate Growth % Taxed Mercer Conservative Growth 0/ Select-your-Own investment options (list any chosen Select-your-Own option in the space below) 1. % 2. % 3. 0/ 4. % 5. % 6. % 7. % 8. % 9. % % 10. 1 0 0 % Total (must equal 100%)

Continued over

Changing your investment options - Mercer SmartRetirement Income

Issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence 235906, the trustee of the Mercer Super Trust ABN 19 905 422 981 ('Mercer Super'). Address: GPO Box 4303, Melbourne Vic 3001. Tel: 1800 671 369. MERCER' and 'Mercer SmartPath<sup>®'</sup> is an Australian registered trademark of Mercer (Australia) Pty Ltd ABN 32 005 315 917. ©2025 Mercer. All rights reserved.

% invested

#### Step 3: Choose your investment options for your pension payments (continued)

#### Option 2: Priority drawdown

8. 9. 10.

You can choose the Ready-made and Select-your-Own investment options (from those which your super is invested) from which pension payments are drawn by electing a drawdown order. Pension payments will only be drawn from one investment option at a time. After your first nominated investment option is depleted, payments will then be drawn from your next nominated option until this has been depleted and will continue down your drawdown order.

For example, if your account balance is invested in 50% Mercer Conservative Growth, 25% Mercer Select Growth and 25% Mercer High Growth you could choose to have your pension payments drawndown in the order of 1. Mercer Conservative Growth, 2. Mercer High Growth and 3. Mercer Select Growth.

# Mercer SmartRetirement Income Member Only (See below if you are a Transition to Retirement Mercer SmartRetirement Income Member)

# Drawdown order (number 1 to 10 as required) **Ready-made investment options** Mercer SmartPath® Mercer High Growth Mercer Select Growth Mercer Moderate Growth Mercer Growth Mercer Conservative Growth Select-your-Own investment options (list any chosen Select-your-Own option in the space below) 1. 2 3. 4. 5 6. 7.

Changing your investment options - Mercer SmartRetirement Income

Continued over

Issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence 235906, the trustee of the Mercer Super Trust ABN 19 905 422 981 ('Mercer Super'). Address: GPO Box 4303, Melbourne Vic 3001. Tel: 1800 671 369. MERCER' and 'Mercer SmartPath<sup>®'</sup> is an Australian registered trademark of Mercer (Australia) Pty Ltd ABN 32 005 315 917. ©2025 Mercer. All rights reserved.

#### Step 3: Choose your investment options for your pension payments (continued)

Transition to Retirement Mercer SmartRetirement Income Member	
Investment Options	Payment order (number 1 to 10 as required)
Taxed Mercer SmartPath <sup>®</sup>	
Taxed Mercer High Growth	
Taxed Mercer Select Growth	
Taxed Mercer Moderate Growth	
Taxed Mercer Conservative Growth	
Select-your-Own investment options (list any chosen Select-your-Own option in the space be	Now)
1	
2.	
3.	
5.	
7.	
9.	

#### Your privacy

We collect, use and disclose personal information about you in order to manage your pension 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 pension. 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.

Changing your investment options - Mercer SmartRetirement Income

Issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence 235906, the trustee of the Mercer Super Trust ABN 19 905 422 981 ('Mercer Super'). Address: GPO Box 4303, Melbourne Vic 3001. Tel: 1800 671 369. MERCER' and 'Mercer SmartPath®' is an Australian registered trademark of Mercer (Australia) Pty Ltd ABN 32 005 315 917. ©2025 Mercer. All rights reserved.

#### Step 4: Sign the form

By signing this form I understand that:

- I have received and read the Mercer SmartRetirement Income Product Disclosure Statement.
- any investment option changes will be effective from the date the change is made by the trustee's administrator.
- any changes to the investment option from which my pension payments will be paid, will be effective from the following pension payment after the date the changes are made by the trustee's administrator.
- in the event that I have selected a combination of investment options, the initial percentage allocated to each investment option will move over time due to factors such as market movements and it is my responsibility to monitor and rebalance the percentages in each option over time.
- future changes to my pension account investment options will result in any existing priority drawdown instruction becoming invalid.
- the trustee's administrator will not action my request if in the trustee's opinion any information is incomplete or ambiguous.
- a buy-sell spread may apply to some investment options and a cost will apply on switching into any such option (please refer to your Product Disclosure Statement for details).
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature	Date

## **3** easy ways to return your form

To make submitting your completed form as simple as possible, we've provided three easy options for you to choose from. Please read through the choices below and select the one that's most convenient for you.

### Use Member Online

The fastest and more secure way to send back your forms is through the contact us page within Member Online. Simply save and attach the PDF of your completed form and you're done.

www.mercersuper.com.au

# 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.



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 671 369.

Changing your investment options - Mercer SmartRetirement Income

04/2025

Issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence 235906, the trustee of the Mercer Super Trust ABN 19 905 422 981 ('Mercer Super'). Address: GPO Box 4303, Melbourne Vic 3001. Tel: 1800 671 369. MERCER' and 'Mercer SmartPath<sup>®'</sup> is an Australian registered trademark of Mercer (Australia) Pty Ltd ABN 32 005 315 917. ©2025 Mercer. All rights reserved.