

Changing your investment options - Mercer SmartRetirement Income

Take control of how your super is invested

You can change how your super (which funds your pension) is invested in the Mercer Super Trust 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 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).

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 www.mercersuper.com.au
Having trouble? Here's some troubleshooting information to help get you logged in
www.mercersuper.com.au/member-online-and-mercero-super-app

Step 1: Complete your personal details

Title	Mr <input type="radio"/>	Mrs <input type="radio"/>	Ms <input type="radio"/>	Miss <input type="radio"/>	Other <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Date of birth	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Given names	<input type="text"/>																						
Surname	<input type="text"/>																						
Street address	<input type="text"/>																						
Suburb	<input type="text"/>										State	<input type="text"/>			Postcode	<input type="text"/>							
Telephone	<input type="text"/>							-	<input type="text"/>							Fax	<input type="text"/>						
E-mail	<input type="text"/>																						
Member number	<input type="text"/>							Policy/Account number	<input type="text"/>														

Continued over

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 Conservative Growth 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 SmarthPath	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Mercer Diversified Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Mercer High Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Mercer Select Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Mercer Moderate Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Mercer Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Mercer Conservative Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

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

1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
5.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
6.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
7.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
8.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
9.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
10.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Total (must equal 100%)																					<input type="text"/>	<input type="text"/>	<input type="text"/>	%

Continued over

Step 2: Choose your investment options (continued)

Investment Options

Taxed Mercer SmartPath	<input type="text"/>	%
Taxed Mercer Diversified Shares	<input type="text"/>	%
Taxed Mercer High Growth	<input type="text"/>	%
Taxed Mercer Select Growth	<input type="text"/>	%
Taxed Mercer Moderate Growth	<input type="text"/>	%
Taxed Mercer Conservative Growth	<input type="text"/>	%

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

1.	<input type="text"/>	<input type="text"/>	%																					
2.	<input type="text"/>	<input type="text"/>	%																					
3.	<input type="text"/>	<input type="text"/>	%																					
4.	<input type="text"/>	<input type="text"/>	%																					
5.	<input type="text"/>	<input type="text"/>	%																					
6.	<input type="text"/>	<input type="text"/>	%																					
7.	<input type="text"/>	<input type="text"/>	%																					
8.	<input type="text"/>	<input type="text"/>	%																					
9.	<input type="text"/>	<input type="text"/>	%																					
10.	<input type="text"/>	<input type="text"/>	%																					
Total (must equal 100%)																					<input type="text"/>	<input type="text"/>	<input type="text"/>	%

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 Diversified Shares

 %

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 below)

1.

 %

2.

 %

3.

 %

4.

 %

5.

 %

6.

 %

7.

 %

8.

 %

9.

 %

10.

 %

Total (must equal 100%)

 % 1 0 0 %

Continued over

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

Option 2: Priority drawdown

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 drawdown 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 applying as a Transition to Retirement Mercer SmartRetirement Income Member)

Ready-made investment options

Drawdown order (number 1 to 10 as required)

Mercer SmartPath	<input type="checkbox"/>
Mercer Diversified Shares	<input type="checkbox"/>
Mercer High Growth	<input type="checkbox"/>
Mercer Select Growth	<input type="checkbox"/>
Mercer Moderate Growth	<input type="checkbox"/>
Mercer Growth	<input type="checkbox"/>
Mercer Conservative Growth	<input type="checkbox"/>

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

1.	<input style="width: 40px; height: 20px;" type="text"/>	<input type="checkbox"/>
2.	<input style="width: 40px; height: 20px;" type="text"/>	<input type="checkbox"/>
3.	<input style="width: 40px; height: 20px;" type="text"/>	<input type="checkbox"/>
4.	<input style="width: 40px; height: 20px;" type="text"/>	<input type="checkbox"/>
5.	<input style="width: 40px; height: 20px;" type="text"/>	<input type="checkbox"/>
6.	<input style="width: 40px; height: 20px;" type="text"/>	<input type="checkbox"/>
7.	<input style="width: 40px; height: 20px;" type="text"/>	<input type="checkbox"/>
8.	<input style="width: 40px; height: 20px;" type="text"/>	<input type="checkbox"/>
9.	<input style="width: 40px; height: 20px;" type="text"/>	<input type="checkbox"/>
10.	<input style="width: 40px; height: 20px;" type="text"/>	<input type="checkbox"/>

Continued over

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 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.

Step 4: Sign the form

By signing this form I understand that:

- 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.



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**.