Request for Partial/Full Commutation

This form is to request a full or partial Withdrawal commutation from your Pension account in the Mercer Super Trust.

For a partial withdrawal, you can also use our online application process instead.

If you need help

For assistance, information on your benefit entitlements, 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. **Please note** the form must be signed with a pen and submitted by post. The form cannot be signed digitally.

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-mercer-super-app**

Step 1: Complete your personal 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 (mandatory)

Suburb State Postcode

Postal address (if different to above)

Suburb State Postcode

Daytime telephone Mobile

E-mail

Account/Member number Policy Account number

Issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, AFSL 235906, as trustee of the Mercer Super Trust, ABN 19 905 422 981.
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
- ☐ Other (Please specify)
- ☐ Health Care and Social Assistance
- ☐ Manufacturing
- ☐ Professional, Scientific and Technical Services
- ☐ Public Administration and Safety
- ☐ Remittance service providers
- ☐ Retail Trade
- ☐ Transport, Postal and Warehousing

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: Full or partial commutation?

◯ **Full commutation**
◯ **Partial commutation**

Please note:

- If your pension type is "Transition to Retirement Pension" and you are requesting a full commutation, you must also complete Step 4
- If you request a full commutation, your account balance will be paid (subject to the deduction of any required tax) in full, therefore your pension account will be closed and you will no longer be a member of the Mercer Super Trust.
- If your pension type is Transition to Retirement Pension, if you are unable to make one of the declarations in Step 4, a partial commutation can only be paid if you have an unrestricted non-preserved component.

Step 4: Provide payment instructions

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).

◯ **Payment by cheque (complete Steps 5 and 8)**

- Cheque payments will be made in the name of the account holder only and sent to the postal address shown in Step 1.
- Tax may be payable on your payment.

◯ **Payment by Electronic Funds Transfer (EFT) (complete Steps 5 and 8)**

- Tax may be payable on your payment.

◯ **Rollover only (complete Steps 6 and 8)**
◯ **Combination of the above (complete Steps 4, 5, 6, and 8)**

Step 5: Complete preservation declaration – Transition to Retirement Pensioners only

Pensions cannot be fully commuted until the following conditions have been met:

- 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
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 and **attach proof of age** to allow your benefit payment to be processed e.g. photocopy of your driver's licence, passport or birth certificate).

(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 6: Complete for cheque and EFT payments

Please pay me:

◯ Full commutation: Maximum amount available in my account

◯ Partial commutation ($500 minimum) : $ ☐☐☐,☐☐☐.☐☐ Gross (Before tax) ☐ Net (After tax) ☐

My EFT details are:

Financial Institution Account:

- Payment to a financial institute account may only be done to an account bearing your name.

Name of financial institution

Account holder name

BSB number

Account number

Step 7: Complete for rollover

Please rollover:

If you are rolling over you may be requested to provide additional information to enable the Trustee to confirm the validity of the Fund.

- Full commutation: Maximum amount available in my account
- Partial commutation ($500 minimum): $ ___,___.__

My rollover fund details are:

Rollover to another fund (complete the required information below)

(If you wish to transfer 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 (i.e. the fund listed below on this original form), followed by the remaining funds in the order listed in the attachment).

Name of fund

- This fund is a Self Managed Super Fund

Please note: All payments to a Self Managed Super Fund will be sent to the registered address. Please ensure the fund address is up-to-date on the ATO's website **www.superfundlookup.gov.au**

Fund address

Suburb | State | Postcode

Cheque in favour of

Contact person

Telephone | Mobile

Fund ABN

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

Membership or Policy number

RSE licence | Fund Registration number

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

Public Sector Super Scheme ☐ Retirement Savings Account ☐

Alternative identifier

Select an option ✓

SFN | Other

TFN (for self managed funds only)

Step 8: Select investment options

Your payment will normally be made in the same proportion as your investments.

However, you can choose to have your payment made from one investment option or any combination of the range of options available. Complete the table below to make your investment choice. Please ensure the total adds to 100% otherwise your payment will be made in the same proportions as your investments.

Select one option ✓

◯ Option 1- Make my payment in the same proportions as my investments

◯ Option 2 - Make my payment from the following options

Investment Option name

◯ Option 3 - Priority drawdown

You can choose the investment options 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 Cash 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 Cash.

Investment Option name	**Drawdown order**

Step 9: Providing proof of your identity

Do you need to provide new certified proof of identity?

Please indicate (✓) if one of the following applies. Please note that if the information provided below does not match our records, your payment will be delayed.

- ◯ You have not provided certified ID previously
- ◯ You have changed your name (either your first or last name) – see below (under Name Change) for the list of specific documents required.
- ◯ Your date of birth was incorrect on our records and has been updated
- ◯ You have changed your bank account details

If you have ticked one of the items above, you will need to provide new certified proof of identity.

The easiest way to do this is as follows:

- photocopy both sides of your current drivers licence or passport
- take the photocopies of your ID and the original of the partly completed statutory declaration to Australia Post* or your local Police station**
- ask them to certify your ID.

* 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.

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

IDENTIFICATION

← (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' of the original document
J. Sample ←	The authorised person's signature
Mr John Sample **Justice of 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)

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.

Alternative identification

If you are unable to provide any primary photographic identification, you will need to provide two alternative 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 document, 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.

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.

Step 10: Sign the form

By signing this form:

- I have read and understood this form
- I understand that my commutation will be drawn form my investment options in the same proportion as my regular pension payments.
- I understand that there may be a delay in payment if my details have changed
- I acknowledge that if I've provided my email address in this form, the Trustee may, at its discretion, use that email address to send information, including any annual reports (Fund Information Statement), member and exit statements and notices of any material changes or the occurrence of significant events, by electronic means.
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

Signature ✗ Date __ __ / __ __ / __ __ __ __

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

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**?
- ☐ Provided your Industry and Occupation details (If applicable) ?
- ☐ Attached supporting documentation for any change of name, date of birth or address detailed in **Step 8**?
- ☐ Provided complete payment instructions in **Step 3** and **Step 5** or **Step 6** (as applicable)?
- ☐ Signed and dated the form (**Step 9**)?
- ☐ 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 A and one document from list B
- ☐ 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 671 369**.

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