

Application Form – to join Mercer SmartSuper in the Mercer Super Trust

This Application Form is for members wishing to join Mercer SmartSuper by applying for participation in the Mercer Super Trust under the Product Disclosure Statement 1 April 2023 (PDS).

Once you've finished this form, don't forget to sign it and return it to us at:

**Mercer Super Trust
GPO Box 4303
Melbourne VIC 3001**

We recommend that you consider seeing a licensed, or appropriately authorised, financial adviser.

Once you have received your personal login details, you can also update your Tax File Number online at mercersuper.com.au (sign in using your personal login).

Please print in black or blue pen, in uppercase, one character per box.

Contact details

Title: Mr Mrs Ms Miss Other

Date of birth / /

Given names

Surname

Postal address

Suburb State Postcode

Telephone <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Mobile - see note below <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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Providing your email address and mobile phone number
See 'Signature and Declaration' section of this Application Form for details of how we use your email address and mobile phone number.

Name of your Plan in the Mercer Super Trust

M E R C E R S M A R T S U P E R



Investment options

You can choose up to 10 investment options for your account. Refer to the *Investments* booklet for your Plan for a list of the investment options available in your Plan, including important information about each option. The *How Your Super Works* booklet for your Plan provides information about the fees and costs that apply for each investment option.

If you wish to invest in the Mercer Direct investment option, you can only select this option after you have joined the Plan and if you have the required minimum amount in your super account balance. You can then choose to invest part of your super in Mercer Direct online only at mercersuper.com.au (using your personal login details). For further details please read the *Investments* booklet and the *Mercer Direct Member Guide* or call the Helpline.

If you don't make an investment selection below, or if your investment selection is invalid (e.g. the total of your selected options does not equal 100% or your selection includes an invalid option), your full balance will be invested in the default investment option, Mercer SmartPath, which is the MySuper product for your Plan. **Your super will remain in Mercer SmartPath until you notify us otherwise.**

Your selected investment options (or the default option if you don't make a selection or your selection is invalid) will also apply to any future contributions to your account (including rollovers and most other cashflows) until you notify us otherwise.

Once you have joined the Plan, you can select investment options online at mercersuper.com.au (using your personal login) or by calling the Helpline.

Investment options (please write the option's full name as written in the <i>Investments</i> booklet)	Percentage to be invested
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Total (must equal 100%)	<input type="text" value="1"/> <input type="text" value="0"/> <input type="text" value="0"/> %



Insurance - Automatic Standard Cover - Death & Total and Permanent Disablement cover (TPD)

Please refer to the PDS and Insurance Booklet for details about the Death and TPD cover arrangements in Mercer SmartSuper and how to apply for or adjust your insurance cover.

When you open a Mercer SmartSuper account you will automatically receive one unit of pre-approved Standard cover for Death and TPD, without the need for a medical assessment, as long as you meet the eligibility criteria.

In accordance with the Putting Members' Interests First (PMIF) legislation, new members joining the Fund must be at least 25 years of age and have a super balance of at least \$6,000 to obtain Standard Cover automatically. If you wish to obtain Standard Cover before you become eligible for it automatically, mark the box below.

- I choose to receive basic insurance cover even though:
- I'm under the age of 25.
 - My super account balance is under \$6,000.

Increase your Standard Cover through opt-up

You have the choice to increase your Standard Cover through opt-up by increasing cover up to three units without the need to go through underwriting. See the Mercer SmartSuper Insurance Booklet for the Standard Cover sum insured table to understand the amount of cover provided for one unit based on your age.

I'd like to opt-up for following amount of units (please mark one box below)

- 2 units (Death and TPD), or
- 3 units (Death and TPD)

If you don't want automatic Standard cover, mark the box below.

We recommend that you consider seeing a licensed, or appropriately authorised, financial adviser before choosing to opt-out of insurance cover.

- I'd like to opt out of insurance cover

Your insurance cover is subject to terms and conditions within the Mercer SmartSuper Insurance Booklet, and the Policy document between us and the Insurer.

Your insurance cover will start when we receive your application for cover and your first contribution or rollover, and/or when you reach age 25 and have an account balance equal to or above \$6,000.

If you would like to change your Standard Cover, or increase your cover by applying for cover through Mercer SmartSuper Customised Cover (which includes Income Protection cover), please contact the Helpline.



Your beneficiaries

You can nominate who you would like to receive your Death payout if you die while a member of your Plan. Once you have received your personal login details, you can also nominate your preferred beneficiaries online at mercersuper.com.au (sign in using your personal login). This is only an indication of your preference for the distribution of your Death payout as the trustee will not be legally bound by your wishes unless you make a binding death beneficiary nomination. For more information about making a binding death benefit nomination, call the Helpline or refer to the *Beneficiaries* fact sheet available at mercersuper.com.au/pds.

Name

Relationship to you* Proportion of payout %

Name

Relationship to you* Proportion of payout %

Name

Relationship to you* Proportion of payout %

Name

Relationship to you* Proportion of payout %

Name

Relationship to you* Proportion of payout %

Total %

* must be a dependant or be your legal personal representative (or the executor of your will). Dependant is defined in the *Beneficiaries* Fact sheet.



Rollover other super money into Mercer SmartSuper

If you have super money with more than one previous super provider, you'll need to complete an online rollover request at **mercersuper.com.au** (sign in using your personal login) or call the Helpline. Once your previous super money has been received and credited to your super account balance, you'll receive confirmation from the Plan.

Name of previous fund or policy

Previous fund's Unique Superannuation Identifier (USI)/Electronic Service Address (ESA)*

Telephone

Licensee name

Membership or policy number

Approximate value

\$ -

* All payments to/from a Self Managed Super fund (SMSF) must use SuperStream to roll over your super benefits. This means for a SMSF rollover you will need to supply the Electronic Service Address (ESA).

I request that you transfer the total value held in respect of me for the above super fund or policy to the Mercer Super Trust:

- I understand that on payment by my previous super fund, I discharge that super fund from any further liability in respect of the amount transferred.
- I approve the deduction of any appropriate exit fees from the amount transferred subject to legislative restrictions.
- I request that any further contributions received by my previous super fund after my payment, be redirected to my membership with Mercer SmartSuper.
- I understand that information contained in this form will be handled by the trustee of Mercer SmartSuper to process my rollover.
- I understand and consent to my information being collected, disclosed and used in the manner set out in the Privacy Policy.
- I understand that I will receive confirmation once my money has been received in Mercer SmartSuper.
- I understand that I have the right to ask my previous super fund for information that I reasonably require for the purpose of understanding any super entitlements I may have in that fund, including Information about any fees and charges that may apply to the transfer and information about the effect of the transfer on any entitlements I have in my previous super fund. I confirm that I do not require such information from my previous fund.

Signature

Date

Make sure you sign and date your completed form and send it to: Mercer Super Trust, GPO Box 4303, Melbourne 3001.

Notes for previous superannuation provider

Name of Fund: Mercer Super Trust **ABN:** 19 905 422 981

When transferring money in to Mercer SmartSuper, a plan in the Mercer Super Trust, please note:

- Mercer Super Trust is a regulated super fund under the Superannuation Industry (Supervision) Act 1993. Accordingly the Mercer Super Trust can accept the rollover of both preserved and non-preserved benefits in accordance with the Superannuation Industry (Supervision) Act
- Please forward:
 - this authority to Mercer Super Trust
 - a Rollover Benefit Statement GPO Box 4303
 - other associated documentation Melbourne VIC 3001



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 mercersupertrust.com 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**.

The Privacy Policy of AIA Australia can be obtained by visiting www.aia.com.au. By completion of this form, you consent to any personal information, including information that may be of a sensitive nature we may in the manner set out in these Privacy Statements collect about you in the normal course of our business, being used as outlined in the AIA Australia Privacy Policy.

Signature and declaration

Don't forget to sign and return this form to the Mercer Super Trust. You should also keep a copy for your records.

By signing this form, I:

- acknowledge that I have received all information I require in order to exercise the choices I have made.
- apply to be a member of Mercer SmartSuper.
- accept that I will be bound by the provisions of the trust deed and designated rules, which govern the operation of Mercer SmartSuper and the Mercer Super Trust.
- understand and consent to my information being collected, disclosed and used in the manner set out in the *Privacy Policy*.
- acknowledge that if I provided my email address and/or mobile phone number in this Application Form, the trustee may, at its discretion, use that email address or mobile phone number (as amended and notified to the trustee from time to time):
 - to send me information concerning my super, including any annual reports, member and exit statements, notices of material changes or occurrence of significant events and other member communications or publications; and
 - for marketing and research purposes, including sending me information about other financial products or services offered by the trustee or any of its related parties (unless I have requested you not to do so by contacting the Helpline).
- acknowledge that the trustee may provide any member communications (including any annual reports, member and exit statements, notices of material changes or occurrence of significant events and other member publications) and/or marketing and research material that are permitted by law to me by:
 - sending it to me by email (which may include a link to a website from where it can be downloaded) where I have provided my email address including any email address provided by any other person on my behalf including my employer; and /or
 - SMS (where we have a mobile phone number provided by you); and/or
 - making it available to me on a website from where it can be downloaded.
- acknowledge that where the trustee is unable to accept certain contributions made by me, or on my behalf, then those contributions will be returned by the trustee to me or the person or organisation (including my employer) who made the contribution on my behalf and any such contribution will not be added to my super account balance.
- acknowledge that I have read and understood the PDS and agree to be bound by it. I understand that the PDS contains a number of references to important information set out in a series of booklets (that are part of the PDS) and they should be read before I make a decision about the Mercer SmartSuper within the Mercer Super Trust.
- understand that all of my super will be invested in the default investment option until the time I make an alternative investment choice and that choice is processed by the trustee.

Signature

X

Date

□□ / □□ / □□□□



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