

mercy
super



Always for you



SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT
SPOUSE MEMBERS CATEGORY
PREPARED 8 JULY 2011

Contents

Introduction	3
Spouse Contributions	4
Boost your super	4
Investment choice	5
Member investment options	6
Insurance	8
Fees and Other Costs	9
Tax	9
Contact details	12
Spouse Member Application Form	13

This Spouse Members Supplementary Product Disclosure Statement replaces the Spouse Members Supplementary Product Disclosure Statement previously issued on 22 October 2009. This Supplementary Product Disclosure Statement is supplementary to, and must be read in conjunction with the full Product Disclosure Statement for Mercy Super Award & SG Category members issued on 12 November 2010.

Items in this Supplementary Product Disclosure Statement that have changed include:

- Contributions
- Crediting rate policy;
- Investment objectives and strategy;
- Fees and other costs, including insurance premiums;
- Accessing your benefits; and
- Taxation, including Anti-detriment payments.

If you decide to join the Fund as a Spouse Member, there are several minor differences between the benefits and conditions relevant to other categories of membership outlined in the Product Disclosure Statement for the Award & SG Category and those that will apply to you. These variances are explained in this Supplement. **While this document has been written for the potential Spouse Member, it should also be considered by their partner (i.e. the current Fund member.)**

This document contains general information only. It is not intended to contain any recommendations, statements of opinion or advice, and does not consider your individual objectives, financial situation or particular needs. Therefore, before making any decisions you should consider the appropriateness of any information provided in the Award & SG Category Member Booklet and this update. You may also wish to obtain independent financial advice.

ACCESS TO CURRENT INFORMATION

Please note that the information in this document is correct as at the date of printing. If changes to the information in the Member Booklet and the Supplementary Product Disclosure Statement occur that may materially affect you, or where there is a change of fees and charges, we will notify you within 30 days of the change. In other instances you will be advised in writing within three (3) months of its date of effect.

DISCLAIMER

In this document, Mercy Super ABN 11 789 425 178 is referred to as 'the Fund' and 'we'. It is offered by the Trustee of the Fund, Mercy Super Pty Ltd ABN 98 056 047 324. The Trustee is Corporate Authorised Representative No. 268 897 of IFAA Pty Ltd (AFSL No. 238 507) and is authorised to provide general financial product advice in relation to superannuation.

Introduction

A Spouse Account is a Mercy Super account which is opened for a spouse of an existing Fund member.

Such an account enables contributions to be made by and on behalf of the spouse. As the spouse of a Fund member you can also rollover your other super balances to your Spouse Account. This may reduce fees thereby further building your retirement benefit. It also may make managing your financial affairs easier.

As the holder of a Spouse Account, you will:

- be taking steps to secure your own retirement benefits; and
- as a Mercy Super member, enjoy access to the same benefits as your spouse (i.e. the existing Fund member). These benefits are explained in the comprehensive Award & SG Category Member Booklet and the Supplementary Product Disclosure Statement.

Your Spouse Account will be established in your name as you are the owner of the account. You will have the same rights, privileges and benefits as any other member (subject to the differences explained in this document).

ELIGIBILITY

To be eligible to join the Spouse Category of Mercy Super Fund you must be a spouse of an existing member of Mercy Super.

Spouse generally means:

- Another individual (whether of the same sex or a different sex) with whom the individual is in a relationship that is registered under a state law or territory law prescribed for the purposes of Section 22B of the Acts Interpretation Act 1901 as a kind of relationship prescribed for the purposes of that section; and
- Another individual who although not legally married to the individual lives with the individual on a genuine domestic basis in a relationship as a couple.

The law stipulates a number of requirements for contributions. These are outlined in the sections following.

HOW DO I OPEN A SPOUSE ACCOUNT?

To open a Spouse Account, you will need to complete a Spouse Member Application (attached). The current member (your spouse) is required to complete section 2 and sign the authorisation at section 9. It is important that you provide your Tax File Number to the Fund so that we can accept your contributions.

To establish the Spouse Account, you will need an initial minimum deposit of \$1,000. This can be made as a contribution or as rollover from another fund.



Spouse Contributions

Voluntary contributions made by yourself

You can make contributions into your Spouse Account:

- If you are under age 65 – regardless of whether you are in paid employment.
- If your age is 65 or over, but less than 75, and you have been paid to work at least 40 hours in any period of not more than 30 consecutive days in the financial year in which the contribution is to be made.

By law, you cannot contribute to your account once you reach age 75.

Employer contributions

As Mercy Super is not a public offer superannuation fund, employer contributions can only be accepted if your employer is registered as one of the Fund's Associated Employers. For further details, please contact us.

Contributions made by your spouse (existing Fund member)

Your spouse can also contribute to your Spouse Account:

- If you are under age 65, your partner can pay contributions at any time regardless of whether you are in paid employment.
- If your age is 65 or over, but less than 70, your partner can pay contributions if you have been paid to work at least 40 hours in any period of not more than 30 consecutive days in the financial year in which the contribution is to be made.

Your spouse cannot contribute to your account once you reach age 70.

All contributions belong to you as the Spouse Account is held in your name.

MAKING CONTRIBUTIONS

You or your spouse can make contributions into your account by BPAY, direct debit from a bank

account or by making individual contributions by cheque. To make contributions, please contact us for further details. You can start or stop making contributions at any time.

You can rollover money from another superannuation fund at any time once your Spouse Account has been established. An Easy Rollover form is included in the Award & SG Category Member Booklet.

SPOUSE CONTRIBUTIONS

Tax Benefits

A tax offset is payable for spouse contributions made on behalf of a low-income or non-working spouse. If your spouse makes contributions to your account, he or she may be able to claim an 18% tax offset (also known as a rebate) on contributions up to \$3,000. The maximum offset is \$540.

In order for your spouse to claim the tax offset:

- the total of your assessable income, reportable employer superannuation contributions and reportable fringe benefits (if any) for the year of income must be less than \$13,800;
- your spouse must not be claiming a tax deduction for the contributions;
- your spouse must be an Australian tax payer; and
- both you and your spouse must be Australian residents for tax purposes at the time the eligible spouse contribution is made.

To claim the maximum tax offset, your assessable income, reportable employer superannuation contributions and any reportable fringe benefits must be less than \$10,801.

If the total of your assessable income, reportable employer superannuation contributions and any reportable fringe benefits is equal to or greater than \$13,800, your spouse will not be entitled to the tax offset.

Boost your super

QUALIFYING RECOGNISED OVERSEAS PENSION SCHEMES

In addition to the contribution types described on pages 4 to 6 of the Award & SG Category Member Booklet dated 12 November 2010, Mercy Super can now accept rollovers from United Kingdom pension schemes. Mercy Super has been approved as a Qualifying Recognised Overseas Pension Scheme (QROPS).

The rules relating to the transfer of UK pension schemes to approved Australian superannuation funds can be quite complex. Before undertaking any transfer of a QROPS benefit to Mercy Super, we recommend that you seek independent financial advice from an appropriately qualified professional.

GOVERNMENT CO-CONTRIBUTION – A SUPER BOOST

The Federal Budget handed down in May 2011 did not make any changes to the Government Co-contribution arrangements, limits or thresholds listed on pages 5 and 6 of the Award & SG Category Member Booklet dated 12 November 2010. The Budget announcements are still subject to final legislation being enacted.

Investment choice

Please note: The information provided under the heading *Investment Returns* on page 9 of the Member Booklet for Award & SG Category members issued on 12 November 2010 refers to the method of applying investment earnings to members' accounts annually that was used prior to 1 July 2011. The following replaces that information and describes how investment earnings have been applied to members' accounts on a monthly basis since 1 July 2011.

HOW INVESTMENT EARNINGS ARE APPLIED TO MEMBER ACCOUNTS

Investment earnings are applied to members' accounts by way of a monthly crediting rate.

Monthly crediting rates are calculated by the Fund for each investment option and are based on the actual performance of the underlying investment assets, less any applicable fees and taxes. The declared monthly crediting rates are applied to members' accounts following the end of the financial year, or on earlier benefit payment, based on transactions during the applicable month.

The earnings to be applied are calculated from the date of the transaction (e.g. an employer contribution to your account) to the end of the month, based on that

month's crediting rate. Investment earnings compound at the end of each month and may be positive or negative, depending on the performance of the underlying investment assets.

The monthly rates will be set during the first week of the next month after the month to which the rates applies. At the same time, an interim rate will be set for the previous month. For example, during the first week of March, the final monthly rate for January will be declared, as will the interim monthly rate for February.

Any benefit payments made to members will include the declared monthly rates up to the end of the previous month, plus the interim monthly rate from that date to the date of payment. The interim monthly rate will be based on the investment performance of the appropriate investment option for the month to date.

Transitional arrangements from 1 July 2011 to September 2011

From July 2011 to September 2011 the Fund will move from the previous method for allocating investment earnings to members' accounts based on annual crediting rates, to the new monthly basis described at left.

During this changeover period, a transitional arrangement will apply.

The transitional arrangement is necessary because monthly rates from 1 July 2011 cannot be calculated until the annual crediting rates for each investment option for the year to 30 June 2011 are finalised. These final rates will be available in September after all investment results have been received and analysed.

From 1 July 2011 until 30 September 2011, an interim annual crediting rate will continue to be calculated for each investment option. For benefit payments made between 1 July 2011 and 30 September 2011, the crediting rate to be applied will be this interim annual crediting rate from 1 July to the date of payment.

Once the final annual rates to 30 June 2011 are known, declared monthly crediting rates for the months of July and August 2011 will be calculated, as will the interim monthly rates for September. From then on, the appropriate monthly rates will be applied to benefit payments as described at left in the final paragraph under the heading *Investment earnings are applied to members' accounts by way of a monthly crediting rate.*



Member Investment Options – investment objectives and strategy

The following information replaces the tables on pages 10 and 11 of the Award & SG Category Member Booklet dated 12 November 2010. For the latest investment returns, please refer to www.mercysuper.com.au.

Balanced Growth (default option)

Overview

The Balanced Growth option seeks to obtain relatively high returns in the long-term with a correspondingly higher level of risk by investing in a diversified set of asset classes with a bias towards growth assets.

Investment performance to 30 June 2010¹ (Superannuation categories)²

Year	Return
5yr compound average	4.17%
Interim investment returns to 30 June 2011 ³	7.8%
2010	10.25%
2009	-13.50%
2008	-4.90%
2007	17.00%
2006	15.58%

Risk

Medium to high

Investment objective

To maximise the long-term investment earnings subject to:

- A 75% minimum probability of achieving a crediting rate equivalent to inflation (as measured by the change in the Consumer Price Index) plus 3% p.a. over rolling five year periods, and
- The expected frequency of negative returns for this option is three years over a 20 year period.

Suggested minimum time horizon

At least five to seven years

Target asset allocation⁴ and investment ranges

Asset Class	Asset Allocation	Investment Range ⁶
Australian Shares	30%	20 – 40%
International Shares (hedged)	6%	0 – 15%
International Shares (unhedged)	18%	10 – 25%
Property	11%	5 – 20%
Australian Fixed Interest	4%	0 – 10%
International Fixed Interest	4.5%	0 – 10%
Unlisted Debt	3%	0 – 10%
Cash	3.5%	0 – 10%
Infrastructure	12%	5 – 20%
Private Equity	6%	0 – 16%
Absolute Return Strategies ⁵	2%	0 – 8%

Balanced

The Balanced option seeks to obtain consistent returns in the long-term while reducing the level of risk by investing in a diversified set of asset classes that is split between defensive and growth assets.

Year	Return
5yr compound average	4.67%
Interim investment returns to 30 June 2011 ³	6.5%
2010	9.40%
2009	-8.10%
2008	-0.10%
2007	12.30%
2006	11.40%

Medium

To maximise the long-term investment earnings subject to:

- A 85% minimum probability of achieving a crediting rate equivalent to inflation (as measured by the change in the Consumer Price Index) plus 2% p.a. over rolling five year periods, and
- The expected frequency of negative returns for this option is two years over a 20 year period.

At least three to five years

Asset Class	Asset Allocation
Australian Shares	17%
International Shares (hedged)	3.5%
International Shares (unhedged)	11%
Property	10%
Australian Fixed Interest	7.25%
International Fixed Interest	7.25%
Cash/Cash Enhanced	22%
Infrastructure	13%
Private Equity	5%
Absolute Return Strategies ⁵	4%

Notes: 1. Unless otherwise indicated. 2. Past performance is not an indicator of future returns. 3. Financial year to date. 4. The Target Asset Allocations for each investment option indicate approximately how much of that option is invested in the various asset classes (e.g. shares, property, cash etc). 5. The Trustee intends to dispose of the Fund's Absolute Return investments in the coming year with these amounts to be allocated across the remaining asset classes. 6. Applies to the Balanced Growth and Socially Responsible options only.

Cash

The Cash option is designed to provide the most stable returns out of all the Fund's investment options. It will suit members with a short-term investment time horizon. Note: Over the long-term you can expect a lower return from Cash than any other Fund option.

Year	Return
5yr compound average	4.84%
Interim investment returns to 30 June 2011 ³	5.1%
2010	5.10%
2009	4.18%
2008	4.70%
2007	5.60%
2006	4.72%

Very low

By investing in a combination of cash and enhanced cash funds, the Cash option seeks to obtain:

- Long-term returns which are similar to those available from short-term cash investments with minimal risk of capital loss.
- The expected frequency of negative returns for this option is nil over a 20 year period.

Less than three years

Asset Class	Asset Allocation
Australian Shares	0%
International Shares (hedged)	0%
International Shares (unhedged)	0%
Property	0%
Australian Fixed Interest	0%
International Fixed Interest	0%
Cash/Cash Enhanced	100%
Infrastructure	0%
Private Equity	0%
Absolute Return Strategies ⁵	0%

Shares

The Shares option seeks to obtain long-term returns which are in excess of the other four options with a commensurately higher level of risk. All assets within this option are invested either in international or Australian shares.

Year	Return
5yr compound average	4.22%
Interim investment returns to 30 June 2011 ³	9.6%
2010	12.10%
2009	-14.60%
2008	-13.10%
2007	22.80%
2006	20.36%

Very high

To maximise the long-term investment earnings subject to:

- A 55% minimum probability of achieving a crediting rate equivalent to inflation (as measured by the change in the Consumer Price Index) plus 5% p.a. over rolling 10 year periods, and
- The expected frequency of negative returns for this option is five years over a 20 year period.

At least eight to ten years

Asset Class	Asset Allocation
Australian Shares	58%
International Shares (hedged)	10.5%
International Shares (unhedged)	31.5%
Property	0%
Australian Fixed Interest	0%
International Fixed Interest	0%
Cash/Cash Enhanced	0%
Infrastructure	0%
Private Equity	0%
Absolute Return Strategies ⁵	0%

Socially Responsible

In this option, investments are selected using a socially responsible test or screen which takes into account factors including environmental and social impact, workplace and employment practices and positive contribution to society.

Year	Return
Interim investment returns to 30 June 2011 ³	7.6%
2010	9.30%
2009	-9.40%
2008	-20.30%

Please note: This option is fully invested in the AMP Capital Investors Responsible Investment Leaders Balanced Fund.

Medium to high

To provide moderate to high returns while:

- Accepting medium levels of volatility and provide a total return after costs and before tax which is higher than the return from the performance benchmark of the underlying fund over a rolling five year period and,
- The expected frequency of negative returns for this option is four years over a 20 year period.

At least five years

Asset Class	Asset Allocation	Investment Range ⁶
Australian Shares	36%	31 – 41%
International Shares (hedged)	6%	21 – 31%
International Shares (unhedged)	20%	
Property	11%	0 – 26%
Australian Fixed Interest	11.5%	5 – 18%
International Fixed Interest	11.5%	5 – 18%
Cash/Cash Enhanced	3%	0 – 8%
Alternatives	1%	0 – 6%

The proportions shown are the Trustee's target as at 30 June 2011. It is likely that these allocations may change over the time, both in response to financial markets movements and as the Trustee makes small changes to the fund managers appointed. Any changes are expected to be relatively minor (i.e. within plus or minus 5% of the allocation shown).

Insurance

Please note: The following information should be read in conjunction with pages 14 to 28 of the Award & SG Category Member Booklet.

As a Spouse Member you will be eligible for the same insurance benefits as other members of the Fund, subject to meeting the applicable terms and conditions for the cover you choose. Please note – you must be employed and work for at least an average of 10 hours a week to be eligible for Income Protection Insurance.

Your application for any insurance cover will need to be assessed by the Fund's insurer, MLC Ltd. You may be required to undergo medical and financial assessments. We will contact you to confirm these requirements when we receive your Spouse Member Application.

You will also need to ensure that your account has a sufficient balance to cover any insurance premiums. You can do this by making contributions or by rolling over the balance you hold with another fund.

Why you should consider insurance?

It is important to think about insurance cover as part of your total financial plan.

Imagine for a minute what it would be like if you were off work for an extended period because of sickness or injury. Or worse, how would your family cope with your unexpected death or total and permanent disablement? How would you or they pay the bills? Would you or they have enough to live on? More often than not, these will be times of uncertainty.

Insuring your life and income against the potential risks of death, total and permanent disablement or temporary disablement can be a very sensible decision. After all, you probably already insure assets such as your car, your home and your personal valuables. Why? Because it makes sense to recognise there is a risk that these assets could be damaged or destroyed.

This is why it makes even more sense to protect your most important assets – you, your income and your family.

It is important to think about your own situation when you are considering how much insurance you may need. Everybody has different needs, but most of us don't want to make a terrible situation worse for our loved ones and ourselves. Consider some of these common concerns when thinking about your own insurance needs:

Some common reasons people consider insurance:

I want my family to be financially secure if I should die.

I want to make sure I can pay the bills should I be Totally and Permanently Disabled as a result of an accident or other unforeseen event.

If I am Totally and Permanently Disabled I want to make sure I can have enough cover to ensure I can live comfortably in my home.

I have a mortgage. I need to make sure I receive most of my regular income to cover it – even when I am unable to work.

For more information on the Insurance Cover available through the Fund, please refer to the Award & SG Member Booklet or contact us.



Fees and Other Costs

The Australian Securities and Investment Commission (ASIC) requires that this Consumer Advice Warning be included in all Product Disclosure Statements. The following warning replaces the Consumer Advice warning on page 34 of the Award & SG Category Member Booklet dated 12 November 2010. For full information on all fees and charges, please refer to pages 34 to 36 of the Award & SG Member Booklet issued 12 November 2010.

CONSUMER ADVICE WARNING

Did you know?

Small differences in both investment performances and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your fund balances rather than 1% could reduce your final return by up to

20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investment Commission (ASIC)** website (www.moneysmart.gov.au) has a superannuation investment fee calculator to help you check out different fee options.

Please note that as the Trustee only charges the fees required to operate the Fund, we are unable to reduce fees for any members.

ADDITIONAL EXPLANATION OF FEES AND COSTS

Management fees

Please note that the management fees shown in the table on page 34 and illustrated by the example in the table on page 35 of the Award & SG Category Member Booklet dated 12 November 2010 are calculated and deducted directly from members' accounts with effect from 30 June each year, or on the date of payment if a full benefit is paid from the Fund.

Insurance premiums

Please note that the insurance premiums set out on page 18 and 24 of the Award & SG Category Member Booklet dated 12 November 2010 are deducted from members' accounts with effect from 1 July each year for the financial year ahead. The premiums are deducted in September as part of the Fund's annual review.

By paying insurance premiums in advance, the Trustee is able to receive a significant discount from the insurer. If a benefit is paid to a member before the end of the financial year, an appropriate adjustment (refund) will be made for premiums deducted in respect of the balance of that year.

Tax

The following table replaces the table on page 33 of the Award & SG Category Member Booklet dated 12 November 2010.

Component	Age at date of lump sum benefits		
	Under 55 years	55 years to 59 years	60 years and over
Tax free	Tax free	Tax free	Tax free
Taxable	20% tax + Medicare Levy	Up to \$165,000* tax free, balance taxed at 15% + Medicare Levy**	Tax free

* The \$165,000 threshold is for the 2011/2012 year of income. These figures are indexed by the Tax Office.

** Medicare Levy is currently 1.5%.

To obtain current limits please contact us on **1300 368 891** (for the cost of a local call) or **(07) 3163 8867**.

Tax continued

FLOOD LEVY FOR 2011/12

For the 2011/12 year only, the Federal Government has introduced a temporary Flood and Cyclone Reconstruction Levy (flood levy) applying to taxable income. In addition to affecting PAYG salary and income, the flood levy will also apply to superannuation pension payments (and some lump sum payments) received in 2011/12, but only where the taxable component of the payment exceeds \$50,000. The flood levy applies in addition to existing taxation rates and will only apply to pension payments to members under age 60.

You are exempt from the flood levy if you have been affected by a declared natural disaster that occurred during 2010/11 and are in receipt of an Australian Government Disaster Recovery Payment from Centrelink.

If you convert your Award/SG Category benefit to a Mercy Super Income Stream (pension) benefit during the 2011/12 tax year and the taxable component of your pension payment in that year exceeds \$50,000, the flood levy will automatically be included in the tax taken out of your pension, regardless of whether you may be exempt. If you are exempt, you will be eligible to reclaim the flood levy when you lodge your income tax return for the 2012 financial year.

The rate at which the flood levy tax will apply is set out below.

Taxable income	Flood levy on this income
\$0 to \$50,000	Nil
\$50,001 to \$100,000	Half a cent for each \$1 over \$50,000
Over \$100,000	\$250 plus 1c for each \$1 over \$100,000

ANTI-DETRIMENT PAYMENTS

What is an anti-detriment payment?

Mercy Super makes anti-detriment payments to the dependant beneficiaries of deceased members.

In effect the anti-detriment payment represents a refund of the 15% contributions tax levied against their superannuation contributions paid to the Fund.

An anti-detriment payment is paid in addition to the account balance of the deceased member. It is only payable where the death benefit is being paid out as a lump sum.

Anti-detriment payments can only be made to a spouse, former spouse, or child (including an adult child) of the deceased member. A death benefit paid to the estate of a deceased member may include the anti-detriment benefit where the proceeds of the estate (or a portion of the proceeds) are to be distributed to a spouse, former spouse or child. Proof would be required to be provided to the Fund for this to occur.

How is the anti-detriment payment calculated?

Mercy Super will calculate the anti-detriment payment based upon whether the benefit was from a Defined Benefit or Accumulation account. The formula used for the Defined Benefit account has been provided by the Fund's Actuary. For accumulation calculations the Fund uses the formula supplied by the Australian Taxation office.

Is there any tax payable on an anti-detriment payment?

Lump sum payments from superannuation are broken into two components:

- Taxable component, and
- Tax-free component

The anti-detriment payment is included in the taxable component of a death benefit. Where the death benefit is

being paid to a spouse*, ex-spouse or minor child, the entire benefit, including the anti-detriment payment, will be tax-free as these beneficiaries are dependants for tax purposes and always receive a superannuation death benefit tax-free. However, where the anti-detriment payment is made to an adult child, it will be taxed at 15% plus Medicare Levy in line with the tax normally payable by a non-dependant beneficiary on the taxable component of a death benefit.

*Spouse generally means:

- Another individual (whether of the same sex or a different sex) with whom the individual is in a relationship that is registered under a state law or territory law prescribed for the purposes of Section 22B of the Acts Interpretation Act 1901 as a kind of relationship prescribed for the purposes of that section; and
- another individual (whether of the same sex or a different sex) who although not legally married to the member lives with the member on a genuine domestic basis in a relationship as a couple.

For further information on anti-detriment payments please contact the Fund.

TAX ON CONTRIBUTIONS

Please note that when calculating the tax on contributions described on page 32 of the Award & SG Category Member Booklet dated 12 November 2010, the calculation is performed AFTER insurance premiums have been deducted from employer contributions.



Contact Details

IN PERSON

Whitty Building
Mater Health Services
Raymond Terrace
South Brisbane QLD 4101

MAIL

PO Box 8334
Woolloongabba QLD 4102

PHONE

1300 368 891 or (07) 3163 8867

FAX

(07) 3163 2421

EMAIL

information@mercysuper.com.au

WEB

www.mercysuper.com.au



SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT
SPOUSE MEMBERS CATEGORY
PREPARED 8 JULY 2011

Spouse Member Category Application

AWARD & SG CATEGORY



Please send this completed form to:

Mercy Super
PO Box 8334, WOOLLOONGABBA QLD 4102

Contact Details

Phone: 1300 368 891 or (07) 3163 8867
Email: information@mercysuper.com.au

Becoming a member of Mercy Super (the Fund) is easy. Please read the Award & SG Category Member Booklet (Combined PDS and Financial Services Guide) and this Supplementary Product Disclosure Statement and complete all sections of this form. Please refer to page 41 of the Member Booklet to check what other forms you may need to complete and return.

Please complete in a black or blue pen and BLOCK letters. This form is invalid if the Declaration is not signed.

1. Your personal details

Surname	(Mr Mrs Ms Miss Dr)	
<input type="text"/>	<input type="text"/>	
Given names	Date of birth	
<input type="text"/>	<input type="text"/>	
Address	Gender (<input checked="" type="checkbox"/> tick one only)	
<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Suburb	State Postcode	
<input type="text"/>	<input type="text"/>	
Email	Telephone	Mobile number
<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Current member's details

Surname	(Mr Mrs Ms Miss Dr)
<input type="text"/>	<input type="text"/>
Given names	Date of birth
<input type="text"/>	<input type="text"/>

3. Tax File Number (TFN) (See page 33 of the Award & SG Category Member Booklet)

Superannuation funds are required and authorised to ask you for your TFN under the Superannuation Industry (Supervision) Act 1993. You are not required to provide your TFN, but if you choose to do so the Trustee will only use it for approved purposes as outlined in the Member Booklet. I agree to provide my Tax File Number for approved purposes:

(tick one only) Yes No I advise that my Tax File Number is:

4. Your employment details

Your employer's company name	Date joined employer
<input type="text"/>	<input type="text"/>
Your occupation	Contracted hours per fortnight
<input type="text"/>	<input type="text"/>
Nature of your employment (<input checked="" type="checkbox"/> tick one only)	<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time

5. Contributions (See page 4 of this document and page 4 the Award & SG Category Member Booklet)

Initial deposit

Please provide details of your initial contribution. Please note – the initial contribution and/or rollover must be at least \$1,000.

Amount paid by current Fund member: \$

Amount paid by new spouse member: \$

Rollovers by the spouse member from another superannuation fund: \$

Ongoing Contributions

I would like to contribute \$ a month

We will contact you if you have selected this option.

6. Investment choice (See page 7 to 13 of the Award & SG Category Member Booklet)

I would like my account balance, future contributions, rollovers and investment earnings to be invested in the following investment option: (tick one only)

Balanced Growth (default) Balanced Shares Cash Socially Responsible Investment

Continues on next page >

7. Insurance cover (See pages 14 to 28 of the Award & SG Category Member Booklet)

Life and Total and Permanent Disablement (TPD) Cover and Income Protection insurance

Please note, Insurance cover is not available until specific medical evidence has been provided by you and assessed and accepted by the Fund's Insurer. You can apply for any combination of number of units of Life and TPD Cover, subject to the maximum benefit limits (\$10 million for death and \$3 million for TPD). However, TPD cover is only available in conjunction with Life cover.

Life and TPD

I wish to apply for: (number) of Units of Life Cover and (number) of Units of TPD Cover.

I do not wish to have any Life and TPD Insurance.

Income Protection Insurance

I wish to apply for Income Protection Insurance from the following options:

30 Day Waiting Period and a 2 Year Benefit Period

90 Day Waiting Period and a 2 Year Benefit Period

30 Day Waiting Period and a 5 Year Benefit Period

90 Day Waiting Period and a 5 Year Benefit Period

30 Day Waiting Period and a to Age 70 Benefit Period

90 Day Waiting Period and a to age 70 Benefit Period.

My annual salary is \$

I do not wish to have any Income Protection insurance.

I confirm I am working at least 10 hours per week.

8. Nomination of beneficiaries (See page 29 of the Award & SG Category Member Booklet)

A beneficiary must be a dependant – your spouse, child(ren), a person who is wholly or partially financially dependent on you or who meets the definition of interdependency at the date of your death or your Legal Personal Representative.

You have two options to nominate beneficiaries in the event of your death:

Option 1 – Non-binding: If you complete this section, the Trustee of Mercy Super will determine who is to receive your benefit in the event of your death. However, it will take your wishes into consideration. Please provide the details of the beneficiaries who you would like to receive your superannuation benefit and any insurance in the event of your death. You can nominate more than one person. You can revoke this nomination in writing at any time. If you do not have any dependants (as defined) you may nominate your Legal Personal Representative (i.e. if you are eligible).

FULL NAME	DATE OF BIRTH	RELATIONSHIP	% OF BENEFIT
			TOTAL: 100%

Option 2 – Binding: Tick this box if you would like to make a death benefit nomination that is binding on the Trustee and we will send you a *Change of Beneficiaries* form for you to complete.

9. Authorisation

You must sign and date this form. I hereby apply to become a member of Mercy Super and agree to be bound by the provisions of the Trust Deed as it exists and as it may be amended from time to time.

I confirm that I have received and have had the opportunity of reading and understanding the *Award & SG Category Member Booklet (Combined PDS and Financial Services Guide)* dated 12 November 2010 and the associated *Spouse Supplementary Product Disclosure Statement* dated 8 July 2011 attached to this *Member Application* form and that the information on this *Spouse Member Application* is true and correct to the best of my knowledge and belief. I acknowledge that I have received and had an opportunity of reading the latest *Annual Report* to members. I confirm that I am an eligible spouse as outlined in the attached *Spouse Members Category Supplementary Product Disclosure Statement*.

Privacy

The Fund collects your personal information to establish and administer your superannuation account. If you choose not to provide your personal information we may not be able to process your *Member Application* or administer your account.

- I confirm that I have had the opportunity of reading and understanding the Fund's Privacy Statement on page 39 of the *Award & SG Category Member Booklet*. I understand how the Fund intends to handle my personal information and acknowledge that my personal information will only be used for the purposes specified.
- I consent to the collection and use of my personal information by the Trustee to establish and administer my superannuation account.

Applicant's signature

Date

/ /

Existing Member's signature

Date

/ /

FUND USE ONLY

Processed by:

/ /

Checked by:

/ /