



Fact Sheet:

Beneficiary Fund - Mercer Super Trust Fund - A Fact Sheet for Ministers

For The Uniting Church in Australia Beneficiary Fund (Beneficiary Fund) - a plan in the Mercer Super Trust (MT346)

Eligibility

Membership of the plan in the Mercer Super Trust, which is a "Choice fund", which means you must elect to join the Fund. The Fund is available to ordained Ministers who meet the eligibility criteria outlined below:

Category Name	Category Type	Eligibility Criteria
Category 3	Accumulation	An ordained Minister from another denomination in Church placement
Category 4	Accumulation	An ordained Minister of the Word, Deacon or Deaconess who has retired and previously been or is currently engaged in supply ministry
Category 6	Defined Benefit	An ordained Minister of the Word, Deacon or Deaconess who is in Church placement, in a Ministerial role

Choosing the Mercer Super Trust for your Super contributions

The above table summarises the available categories if you are:

- choosing to have your Super contributions paid in to the Mercer Super Trust Fund for the first time, or
- are a retired Minister, receiving superannuation retirement benefit through your existing Mercer Super Trust account, and considering undertaking Supply Ministry, or
- are a Minister still in an active supply contract or placement and receiving superannuation retirement benefit because you became eligible to draw your pension at 65 years of age

If you elect to have your super contributions paid in to the Mercer Super Trust fund then **you are required to read the relevant PDS and complete & submit an Application Form.**

Any *existing* Mercer Super Trust account from which you are currently drawing a pension benefit **can NOT** be used to accept any *future* Super contributions.

It is recommended that you contact [Mercer Super Trust Member Helpline on 1800 682 525](#) for assistance.

If you already have another existing Super account that will accept Super contributions (eg. with another Super Fund or you have already opened a different Accumulation Category 3 or 4 account with Mercer Super Trust) you can provide these details to UCSA Synod Payroll Bureau by filling in the standard Super Choice form which can be provided by UCSA Synod Payroll Bureau.

If you are thinking of drawing down on your pension while still working, or thinking of retiring but still planning to fill occasional short term supply contracts, please notify the UCSA Synod Payroll Bureau department of this information so the new member application process can be initiated.



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How to access the Product Disclosure Statement (PDS) and Application Form

The Product Disclosure Statement (PDS) is available to assist a Minister in their decision about whether they would like their superannuation contributions directed to the Beneficiary Fund (Mercer Super Trust) and how those relevant contributions are to be invested.

The Application Form **must** be completed & submitted **prior to** placement or supply commencing to ensure that a new membership account is created and the correct investment choice is set up.

Mercer Super Trust will not accept any contributions without the Application Form and investment instructions being received. Contributions made for members who do not have an active account will be returned by Mercer automatically after 20 days.

For further assistance, call the [Mercer Super Trust Member Helpline 1800 682 525](tel:1800682525)

To access the PDS and Application form:

1. Use the following link:
www.mercersupertrust.com
2. Click on the Member Log In option from the *Log In* top drop down box.
3. Click on *Documents and Forms* from the Tool Bar under the Mercer logo.
4. The following information is needed to access the PDS and Forms:

Employer number: **303462**
Member Number: **corporate**
PIN: **9876**

After reading the PDS and completing the Application Form:

1. Send in the Application Form to the UCSA Synod Payroll Bureau department, if your pay is processed by them.
2. Payroll will create a new member account and membership number (online via MercerSpectrum clearing house)
3. Payroll will then forward the Application Form to Mercer so that they can verify and finalise the new member account.

What to do when you are retiring:

- Notify the UCSA Pastoral Relations and Mission Planning team of a prospective retirement date as soon as possible.
- Pastoral Relations will notify Mercer Super Trust of this prospective retirement date.
- Mercer Super Trust will write to you advising of your options i.e. pension, lump sum or a combination.
- You will be required to provide payment instructions regarding selected option back to Mercer Super Trust.
- Final contributions are remitted by the Payroll Bureau to Mercer Super Trust with the confirmed retirement date notified as the 'exit' date (remittance occurs before the end of the month that you receive your final pay).
- Once the final contributions have been received by Mercer Super Trust and allocated to your member account the final benefit or benefits can be released to you or funds transferred to the Pension division of the Fund. Please contact the Mercer Member Super Trust Member helpline listed above for more information on the timeframe of actioning payment instructions.