

2025 SUPPLEMENTARY ANNUAL REPORT (FUND INFORMATION STATEMENT) PART 3

Mercer Super Trust ARC Super Plan (your Plan)

Issued December 2025

Your Mercer Super Trust 2025 Annual Report (Fund Information Statement) consists of three parts:

Part one – Your Mercer Super Trust 2025 Annual Report (Fund Information Statement) - which contains a general update on the Mercer Super Trust and tells you about the changes that have been made to the Mercer Super Trust during the year to 30 June 2025. These changes may have an impact on your super now and in the future so it's important that you carefully read the section entitled 'Changes to the Mercer Super Trust' to see how this applies to you.

Part two – The Investment Options Details booklet - which contains information relating to the investment options available in the Corporate Superannuation Division and Allocated Pension Division. This includes investment performance, asset allocation, investment costs and transaction costs for these investment options for the year ended 30 June 2025.

Part three – This 2025 Supplementary Annual Report (Fund Information Statement) - which contains additional information specific to your plan for the year ended 30 June 2025.

All parts should be read in conjunction and kept together for future reference. A reference to this Annual Report (Fund Information Statement) means parts one, two and three collectively unless the context requires otherwise.

ABOUT YOUR PLAN

Membership numbers	
At 30 June 2025	12,474
Plan assets	
As at 30 June 2025 [^]	\$1,017,172,835

[^] This figure is prepared on a cash basis. This means that it does not allow for any accruals such as outstanding contributions or benefits due as at 30 June 2025.

YOUR PLAN STYLE

Your plan provides members with accumulation style super. Your super relates to the amounts contributed by you or in respect of you and by your employer, and the investment returns (which may be positive or negative) of the investment options in which your super is invested less deductions for fees, taxes and any insurance premiums.

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EMPLOYER SUPERANNUATION GUARANTEE CONTRIBUTIONS

By law, your employer is generally required to provide a minimum level of super for its employees - the Superannuation Guarantee (SG). There may be some circumstances where your employer is not required to meet the SG. The SG is the amount the employer must provide for each employee, not a minimum amount to be contributed to each fund. Your employer may provide SG through more than one fund. The SG rates are set out below:

Period	SG - % of Ordinary Time Earnings (OTE*)
1 July 2024 to 30 June 2025	11.50%
1 July 2025 to 30 June 2026	12.00%

* OTE is generally remuneration including your regular salary or wages, salary sacrifice superannuation contributions, any over-award payments, shift allowances, bonuses and commissions. It generally does not include overtime payments or benefits subject to fringe benefits tax.

An employer is only required to provide SG on OTE up to the maximum contribution base, which is \$65,070 per quarter for the year ending 30 June 2025 (\$62,500 per quarter for the year ending 30 June 2026).

POLICY COMMITTEE

Your plan does not currently have a policy committee in place.

A policy committee made up of equal member-elected and employer-appointed representatives, can be established in the future following a request in writing from at least five plan members.

FINANCIAL SUMMARY FOR THE MERCER SUPER TRUST

A summary of the financial information for the Mercer Super Trust for the year ended 30 June 2025 can be found in the Mercer Super Trust - Annual Report (Fund Information Statement) 2025 - Part one available at mercersuper.com/annual-reports.

A copy of the full audited accounts and auditor's report for the Mercer Super Trust can be accessed [here](#) or by contacting the Helpline on 1800 682 525, 8am to 7pm AEST Monday to Friday.

This Supplementary Annual Report (Fund Information Statement) has been issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence #235906, the trustee of the Mercer Super Trust ABN 19 905 422 981. Mercer is a registered trademark of Mercer (Australia) Pty Ltd (MAPL) ABN 32 005 315 917.

Any advice provided is of a general nature and does not take into account your objectives, financial situation or needs. Before acting on any advice we recommend you obtain your own financial advice and consider the Product Disclosure Statement available at mercersuper.com.au. The product's Target Market Determination setting out the class of people for whom the product may be suitable can be found at mercersuper.com.au/tmd.

Past performance is not a reliable indicator of future performance. The value of an investment in Mercer Super may rise and fall from time to time. The investment performance, earnings or return of capital invested are not guaranteed.

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