

## Corporate Superannuation Division of the Mercer Super Trust

### Investment menu

We give you the flexibility to tailor your investment strategy by offering a range of investment options that you can choose from. As a member of the Mercer Super Trust, you can select up to ten investment options from our investment menu.

READY-MADE OPTIONS	SELECT-YOUR-OWN OPTIONS These options offer more flexibility for you to blend investment options and suits those who like to take more control over their investment decisions. We have grouped the Select-your-own investment options as follows:				MERCER DIRECT
	Mercer Sustainable Plus options	Mercer Sector options	Mercer Passive/Enhanced Passive options	Other option	
These options provide access to a combination of asset classes to target a specific investment objective	Within these options, a portion of the Australian and international shares asset classes incorporate additional sustainability criteria	These options offer exposure to mainly one major asset class	These options aim to perform in line with the overall market, some may have exposure to active management	This option is only available to members that are currently invested in the applicable BT investment option	This option allows you to self-manage your investments and choose from a range of investments. The range of investments include: <ul style="list-style-type: none"> <li>• ASX 300 listed companies</li> <li>• Exchange Traded Funds</li> <li>• Term deposits</li> </ul>
Mercer SmartPath	Mercer Sustainable Plus Australian Shares	Mercer Australian Shares	Mercer Passive Australian Shares	Mercer Heritage Australian Shares <sup>^</sup>	Mercer Direct
Mercer Diversified Shares	Mercer Sustainable Plus International Shares <sup>#</sup>	Mercer International Shares	Mercer Passive International Shares		
Mercer High Growth	Mercer Sustainable Plus High Growth	Mercer International Shares - Hedged	Mercer Passive Australian Listed Property		
Mercer Growth Maximiser*	Mercer Sustainable Plus Growth	Mercer Property	Mercer Enhanced Passive High Growth*		
Mercer Select Growth	Mercer Sustainable Plus Moderate Growth	Mercer Global Listed Property*	Mercer Enhanced Passive Growth		
Mercer Growth*	Mercer Sustainable Plus Conservative Growth	Mercer Fixed Interest	Mercer Enhanced Passive Moderate Growth*		
Mercer Moderate Growth		Mercer Cash	Mercer Enhanced Passive Conservative Growth		
Mercer Conservative Growth					

<sup>^</sup> New investment option that is closed to new investors

<sup>#</sup> Known as Mercer Sustainable Plus Global Shares until 31 March 2023

\* New investment option available from 1 April 2023

## Transferring your investment options as part of the Successor Fund Transfer

### Existing investment options

Your investment options will automatically transfer to the investment option as shown in the table below with the corresponding investment fee from 1 April 2023. If the BT investment option column is blank then the Mercer Super investment option does not have an equivalent BT investment option and is an additional investment option for you to consider in Mercer Super.

Current BT investment option	Corporate Superannuation Division Investment option	
	Investment option	Investment fee
	<b>Ready-made</b>	
BT Lifestage (MySuper) - You will be invested in the equivalent MST SmartPath Path based on your year of birth	Mercer SmartPath Born prior to 1929	0.34%
	Mercer SmartPath Born 1929 to 1933	0.34%
	Mercer SmartPath Born 1934 to 1938	0.34%
	Mercer SmartPath Born 1939 to 1943	0.34%
	Mercer SmartPath Born 1944 to 1948	0.34%
	Mercer SmartPath Born 1949 to 1953	0.34%
	Mercer SmartPath Born 1954 to 1958	0.34%
	Mercer SmartPath Born 1959 to 1963	0.40%
	Mercer SmartPath Born 1964 to 1968	0.40%
	Mercer SmartPath Born 1969 to 1973	0.40%
	Mercer SmartPath Born 1974 to 1978	0.40%
	Mercer SmartPath Born 1979 to 1983	0.40%
	Mercer SmartPath Born 1984 to 1988	0.40%
	Mercer SmartPath Born 1989 to 1993	0.40%
	Mercer SmartPath Born 1994 to 1998	0.40%
	Mercer SmartPath Born 1999 to 2003	0.40%
Mercer SmartPath Born 2004 to 2008	0.40%	
Mercer SmartPath Born 2009 to 2013	0.40%	
Mercer SmartPath Born 2014 to 2018	0.40%	
Pendal Growth Shares	Mercer Diversified Shares	0.47%
Active Growth BT Super for Life – Advance Growth BT Super for Life Advance WS Higher Growth	Mercer High Growth	0.42%
Active High Growth BT Super for Life – Advance High Growth	Mercer Growth Maximiser	0.42%
	Mercer Select Growth	0.70%
Active Balanced BT Super for Life – Advance Balanced BT Super for Life Advance WS Balanced Growth	Mercer Growth	0.38%
Active Moderate	Mercer Moderate Growth	0.33%
Active Defensive BT Super for Life – Advance Conservative BT Super for Life Advance WS Moderate Growth	Mercer Conservative Growth	0.28%
	<b>Select-your-own</b>	
	<b>Mercer Sustainable Plus</b>	
	Mercer Sustainable Plus Australian Shares	0.60%
	Mercer Sustainable Plus International Shares	0.60%
	Mercer Sustainable Plus High Growth	0.50%
Pendal Sustainable Balanced	Mercer Sustainable Plus Growth	0.48%

Current BT investment option	Corporate Superannuation Division Investment option	
	Investment option	Investment fee
	Mercer Sustainable Plus Moderate Growth	0.45%
Pendal Sustainable Conservative	Mercer Sustainable Plus Conservative Growth	0.40%
	<b>Mercer Sector</b>	
Active Australian Shares Pendal Core Australian Shares Fidelity Australian Shares Tyndall AM Value Australian Shares BT Super for Life – Advance Australian Shares	Mercer Australian Shares	0.45%
Active International Shares Antipodes Global Pendal Technology Magellan Global Shares T. Rowe Price Global Shares RARE Value Infrastructure (Unhedged) BT Super for Life – Advance International Shares BT Super for Life Advance WS International Shares	Mercer International Shares	0.53%
	Mercer International Shares – Hedged	0.54%
	Mercer Property	0.55%
Active Global Property Pendal Global Property Securities BT Super for Life – Advance Property	Mercer Global Listed Property	0.60%
Active Global Fixed Interest Index Australian Fixed Interest Index International Fixed Interest Pendal Australian Bonds Franklin Templeton Multisector Bonds PIMCO International Bonds UBS Australian Bonds BT Super for Life – Advance Fixed Interest BT Super for Life Advance WS Fixed Interest	Mercer Fixed Interest	0.15%
Cash	Mercer Cash	0.10%
	<b>Mercer Passive/Enhanced Passive</b>	
Index Australian Shares	Mercer Passive Australian Shares	0.20%
Index International Shares	Mercer Passive International Shares	0.20%
Index Property Securities Dexus AREIT Pendal Australian Property Securities	Mercer Passive Australian Listed Property	0.25%
Index High Growth Index Growth	Mercer Enhanced Passive High Growth	0.21%
Index Balanced	Mercer Enhanced Passive Growth	0.24%
Index Moderate	Mercer Enhanced Passive Moderate Growth	0.24%
Index Defensive	Mercer Enhanced Passive Conservative Growth	0.24%
	<b>Mercer Direct</b>	
	Mercer Direct	0.00%
	<b>Other option</b>	
BT Super for Life Advance WS Australian shares	Mercer Heritage Australian Shares	0.23%

Existing investment options for Westpac Defined Benefit Members that have a Supersave account

Your investment options will automatically transfer to the investment option as shown in the table below with the corresponding investment fee from 1 April 2023

Current BT investment option	Corporate Superannuation Division Investment option	
	Investment option	Investment fee
Pendal Sustainable Balanced	Mercer Sustainable Plus Growth	0.48%
BTSFL Advance WS Higher Growth	Mercer High Growth	0.42%
BTFSL Advance WS Balanced Growth	Mercer Growth	0.38%
BTFSL Advance WS Moderate Growth	Mercer Conservative Growth	0.28%
BTFSL Advance WS Fixed Interest	Mercer Fixed Interest	0.15%
BTFSL Advance WS Australian Shares	Mercer Heritage Australian Shares	0.23%
BTFSL Advance WS International Shares	Mercer International Shares	0.53%
WGP Supersave Cash	Mercer Cash	0.10%