

Mercer Super Trust Changes to your super

Your account is moving to Mercer Business Super

Around 20 March 2026 your Mercer SmartSuper Plan account will be closed, and your account balance will be transferred to Mercer Business Super.

Throughout this notice, we refer to the following:

Your new account: Mercer Business Super

Your current account: Mercer SmartSuper Plan

For more information about your new account, please read this *Changes to your super* notice together with the Mercer Business Super Product Disclosure Statement (PDS), including the Insurance booklet 4, at www.mercersuper.com.au/pds.

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Stay up-to-date with the transition and what it means for you

Our information hub is the place to go for help and guidance. It includes the most up to date information, answers to commonly asked questions, and access to important documents and useful tools.

Visit the hub today at mercersuper.com.au/newaccount

Critical actions

1 Let your employer know about the changes

There are a few important things you need to do so you and your employer can continue adding contributions to your account.

The details your employer needs to know are:

Plan Name: Mercer Business Super

USI: 19 905 422 981 708

IMPORTANT:

Do not use these details before 31 March 2026.

If you're receiving employer contributions to your current account:

You'll need to let your employer know your new account details. This is because any employer contributions sent to your current account after Monday 9 March 2026 may be returned to your employer and delay contributions being paid to your account.

If you're not receiving employer contributions to your current account:

If you would like your employer to **start** contributing to your new account after **31 March 2026**, you will need to complete a choice of fund form, including your new account details.

We can contact your employer for you

We can contact your employer to let them know about the changes on your behalf. All you need to do is return to the email or letter we sent you and follow the "email my employer" link. You'll be asked to provide an email address for your employer's payroll or human resources team, and we'll do the rest.

If you can't find the notice we sent, you can [log in](#) to your account. You'll find it under "recent communications" or give us a call for help.

2 Cancel BPAY® payments

If you have automatic BPAY® payments set up, please cancel them **before Monday 16 March 2026** to avoid delays.

Any contributions received using your current BPAY® details after Monday 16 March 2026 will be returned. Please note, refunds can take up to six weeks to process.

Your new BPAY® details are coming

After the transfer is complete, we'll send you your new BPAY® biller code and reference number. Use these details to make future contributions and continue to grow your super.

3 Bookmark the information hub

Visit the information hub for up-to-date information, access to important documents, and answers to frequently asked questions for members and employers. The hub will be regularly updated so it might be worth bookmarking.

mercersuper.com.au/newaccount

Things you need to know

What's changing?

The main changes include:

- New account number
- New member number¹
- New super plan
- New BPAY® details
- New Unique Superannuation Identifier (USI)
- Cost of insurance cover
- Insurance terms and conditions

What stays the same?

There will be no changes to your:

- Administration and investment fees and costs
- Investment options²
- Beneficiary nominations
- Powers of Attorney
- Online account and log in details
- Access to Mercer Super services and online tools, including help and advice at no additional cost

We're making changes to your Mercer SmartSuper Plan account

As part of Mercer Super's ongoing commitment to make your super easier to manage, we're moving plans within Mercer Super to a single, modern administration platform. This will make it easier to find key product information and deliver better outcomes over the long term.

What's happening

Around Friday 20 March 2026 (the Transfer Date), your Mercer SmartSuper Plan account will be closed, and your account details, benefits and assets will be transferred to the Retained³ category of Mercer Business Super.

You will have new account details, but most of your account information will remain unchanged, including your investment options, and any beneficiary nominations you have made. The balance held in your investment option(s) will be automatically transferred to your new account and will remain invested throughout the transition period.

Your super will remain with Mercer Super and you will continue to benefit from our history of positive performance.^{††} Importantly, you won't incur any direct costs because of this transfer.

Service interruption

To ensure all your current account details, benefits and assets are transferred correctly and securely, some transactions will be unavailable from **4pm (AEDT) Wednesday 18 March 2026 to 9am (AEDT) Tuesday 31 March 2026**.

Access to your online account will also be unavailable during this time. Please see the section *Service interruption (Limited Service Period)* on page 5 for more details.

1 If we identify that you have multiple Mercer Super accounts, we will link your new Mercer Business Super account with your existing account(s), under the one member number.

2 If you have a negative balance in any option, we will rebalance your account to remove that negative balance. Your overall account balance will not change.

3 A Retained member is a former Corporate member who has left employment of a Participating Employer (and the Employer has advised us of this change) and has been transferred to the Retained category of the Mercer Business Super (Retained category).

Important dates to keep in mind

- **Wednesday 11 March 2026, 5pm (AEDT):** This is the last day to submit forms for rollovers, withdrawals, or updating your details in your current account.
- **Monday 16 March 2026:** You will need to cancel recurring BPAY® payments before this date. Any payments received after this date will be returned.
- **Wednesday 18 March 2026, 4pm (AEDT):** Online access to your current account will stop. If you want to make any changes or download statements, please do this before 18 March 2026.
- **4pm (AEDT) Wednesday 18 March 2026 to 9am (AEDT) Tuesday 31 March 2026:** There will be a period when some services are limited.
- **Friday 20 March 2026:** Your account will transfer to Mercer Business Super around 20 March 2026.
- **Tuesday 31 March 2026, 9am (AEDT):** You will have full access to your new Mercer Business Super account.
- **April 2026:** We will write to you with your new account details and provide access to your Transfer Statement.

You can find more details about the key dates and actions on page 6 of this notice. Visit the [information hub](#) regularly for any changes to these dates.

Service interruption (Limited Service Period)

To ensure all your current account details, benefits and assets are transferred correctly and securely, some transactions will be unavailable from **4pm (AEDT) Wednesday 18 March 2026 to 9am (AEDT) Tuesday 31 March 2026**. Access to your online account will also be unavailable during this time. This is called the 'Limited Service Period' (LSP).

Your account balance will remain invested during this time, but there are some transaction requests and changes we won't be able to process. During the LSP you won't be able to make a withdrawal unless you are eligible for early release of your super due to:

- financial hardship
- compassionate grounds
- terminal illness

There will generally be no impact to requests that are already in progress. Insurance claims and complaint resolution processes will continue as normal during the LSP. However, final payment may not be made until after the LSP ends.

Information, help and advice

Visit the information hub

You can find more information about the transfer, including answers to frequently asked questions and access to important documents and useful tools at the [information hub](#).

Call the helpline

If you have any questions, call us on **1800 682 525** from 8am to 7pm (AEST/AEDT) Monday to Friday. If you're calling from outside Australia, call +61 3 8306 0900.

Book an advice appointment

As a Mercer Super member, you have access to limited financial advice about your new account, including your insurance, at no extra cost. To find out more visit: mercersuper.com.au/advice



Advice appointments with a Mercer Financial Adviser will not be available during the LSP, **4pm (AEDT) Wednesday 18 March 2026 to 9am (AEDT) Tuesday 31 March 2026**. Once the transfer is complete, you can contact the helpline to schedule an appointment with an adviser. We appreciate your understanding and look forward to assisting you.

Important dates & actions

Key Dates	Important Information
Wednesday 11 March 2026 5pm (AEDT)	<p>If you want to complete any of the following actions with your current account, we will need to receive completed forms by this time.</p> <ul style="list-style-type: none"> • Rollovers in • Rollovers out • Withdrawals • Notice of Intent to claim a Personal Tax Deduction • Switching investment options* • Updating your personal details • Contribution Splitting • Insurance changes <p>Forms received after this date will generally be placed on hold. Processing will start again when the LSP ends (on or around 31 Mar 2026).</p> <p><small>*Requests to switch investment options received after 11 March cannot be processed in your new Mercer Business Super account. A new request will need to be submitted using your new account details. We will notify you if a new request is required.</small></p>
Wednesday 11 March 2026 7pm (AEDT)	<p>If you want to complete the following action with your current account, requests via the ATO or your online account will need to be made before this time.</p> <ul style="list-style-type: none"> • Rollovers in* <p><small>*Rollover in requests received after 11 March cannot be processed in your new Mercer Business Super account. A new request will need to be submitted using your new account details. You will be notified by us if a new request is required.</small></p>
Monday 16 March 2026	<p>Cancel recurring BPAY® arrangements: If you have a recurring BPAY® arrangement for your current account, you will need to cancel this arrangement before this date. Any payments received after this date will be rejected.</p>
Wednesday 18 March 2026 4pm (AEDT)	<p>You will not have access to your online account from 4pm (AEDT) on Wednesday 18 March 2026.</p> <p>If you wish to complete any of the following actions with your current account, requests via your online account will need to be made before this time.</p> <ul style="list-style-type: none"> • Switching investment options* • Updating your personal details • Cancelling your insurance cover <p><small>*Requests for your current account to switch investment options received after this date cannot be processed in your new Mercer Business Super account. A new request will need to be submitted using your new account details. We will notify you if a new request is required.</small></p> <p>Download prior statements: The last two years of annual statements will be available in your online account under your new Mercer Business Super account number.</p> <p>If you require copies of past statements or other communications beyond this period, or transaction records for your current account, you should save or print these records from your online account before 18 March 2026.</p>

Key Dates	Important Information
4pm (AEDT) Wednesday 18 March 2026 to 9am (AEDT) Tuesday 31 March 2026	<p>Service interruption (Limited Service Period)</p> <p>Any requests received after Wednesday 18 March 2026, 4pm (AEDT) may be rejected or processed in your new Mercer Business Super account from Tuesday 31 March 2026. Please consider processing times from your bank, employer or other super fund(s). We anticipate that normal processing will resume from 31 March 2026.</p> <p>Advice appointments with a Mercer Financial Adviser will not be available during this period. These dates may change, so please check the information hub for any updates.</p>
Friday 20 March 2026	<p>Your account will transfer from Mercer SmartSuper Plan to Mercer Business Super around this date.</p> <p>The USI for your current account will be closed on or around this date, and no further contributions can be accepted using this USI.</p>
Tuesday 31 March 2026 9am (AEDT)	<p>You will have full access to your new Mercer Business Super account.</p>
April 2026	<p>We will write to you with your new account information, including your new account number, member number, USI, and BPAY details. Your Transfer Statement will be available by signing into your online account.</p> <p>Re-establish recurring BPAY arrangements: Recurring BPAY arrangements can be re-established for your new account using the new BPAY details.</p>

Visit the [information hub](#) regularly for any changes to these dates.



Other things to consider

Third-Party Authority (TPA) arrangements

A TPA refers to a formal agreement whereby you authorise a trusted person or entity to act on your account on your behalf, such as a Power of Attorney or an Adviser.

What will happen

- All Powers of Attorney and Guardianship arrangements will remain in place and will continue to apply to your new account.
- All other TPA arrangements made from April 2024 onwards will also remain in place with existing terms maintained.
- TPA arrangements made before April 2024 (whether or not they have an expiry) will no longer apply in the new account.

You can establish a new TPA arrangement in your current account prior to 11 March 2026 or in your new account after the LSP ends by providing us with a signed TPA form. The form is available via your online account or at mercersuper.com.au/documents.

Financial Adviser fee arrangements

Existing Financial Adviser fee arrangements will be maintained in your new account.

Multiple Mercer Super accounts

If we identify that you have multiple Mercer Super accounts, we will link them together under a single Member Number. The personal and communication details associated with your existing Member Number will generally apply across your linked Mercer Super accounts. You can see an example of how this works at the [information hub](#).

What you should do

Review the personal and contact details for all Mercer Super accounts you may hold. If any details are out of date, update them via your online account before 4pm (AEDT), 18 March 2026.

Visit the [information hub](#) for more information about the different ways you can update your personal and contact details, including your tax file number (TFN).

If you need help, please call us on **1800 682 525** from 8am to 7pm (AEST/AEDT) Monday to Friday. If you're calling from outside Australia, call +61 3 8306 0900.

Current account balances not greater than zero

If your current account balance has not been greater than zero, or zero for 12 months or more, on or around 20 March 2026, your current account will not be transferred to Mercer Business Super and will be closed.

Fee Deductions

In your new account, fees will be deducted in proportion to your current investment strategy (excluding any balance in Mercer Direct).

Certified ID

If you have provided certified ID for your current account, it will not be transferred to your new account. You may be asked to provide it again after the transfer.



Your insurance cover

As of the date of the letter or email accompanying this *Changes to your super* notice, you don't hold any insurance cover.

If you don't hold insurance cover at the Transfer Date, no insurance cover will be set up in your new account. However, if you are considering applying for insurance cover before the LSP commences, please review the following:

- The 'Changes to your super - [Insured Members' notice](#) which explains how the transfer could impact your existing cover or your application for new cover at the Transfer Date.
- The Mercer Business Super – [Insurance booklet 4](#) which details the insurance terms and conditions applicable to your new account.

We're here to help

You can find more information about the transfer, including answers to frequently asked questions and access to important documents and useful tools at the [information hub](#).

If you have any questions, call us on **1800 682 525**, Monday to Friday, 8am-7pm (AEDT/AEST). If you're calling from outside Australia, please call **+61 3 8306 0900**.

Your super fund,

Mercer Super

Footnotes and Disclaimers

†† Mercer Super's default investment option Mercer SmartPath® has delivered on average 8.6% p.a. for the 10-year period to 31 December 2025 for one of our largest groups of members. Based on Mercer SmartPath® membership data as at 30 September 2025 and for members invested for the full period. Mercer Super Trust's analysis of Mercer SmartPath® (born 1984-1988), after investment fees and taxes.

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