



MERCER SUPER TRUST

MYSUPER PRODUCT DASHBOARD

1 APRIL 2025

Mercer Santos MySuper MySuper Product for the Santos Superannuation Plan

This Product Dashboard (PD) is for Mercer Santos MySuper, the MySuper product for the Santos Superannuation Plan (your Plan) in the Mercer Super Trust.

Set out in this PD are details of Mercer SmartPath® which is the investment option for your Plan's MySuper product. Prior to 1 June 2022, Mercer Growth was the investment option for your Plan's MySuper product. When using this PD, you should refer to the table which corresponds to the 'Path' you belong to based on your date of birth. You should consider the information in this PD and the Product Disclosure Statement for your Plan before making an investment decision about the Mercer Santos MySuper product.

The information provided in this PD is general information only and does not take into account your individual objectives, financial situation or needs. Because of this, before acting on the information you should consider its appropriateness, having regard to your objectives, financial situation and needs. You should obtain financial advice tailored to your personal circumstances.

You can get a copy of this PD at mercersuper.com.au or by calling the Helpline on **1800 682 525** (or +61 3 8687 1823 if calling from overseas) from 8am to 7pm AEST Monday to Friday. You can also get a copy of the Product Disclosure Statement for your Plan at mercersuper.com.au (sign in using your personal log in details) or by calling the Helpline.

If you have any questions about your super, contact us at:

Mercer Superannuation (Australia) Limited
ABN 79 004 717 533


GPO Box 4303
Melbourne VIC 3001

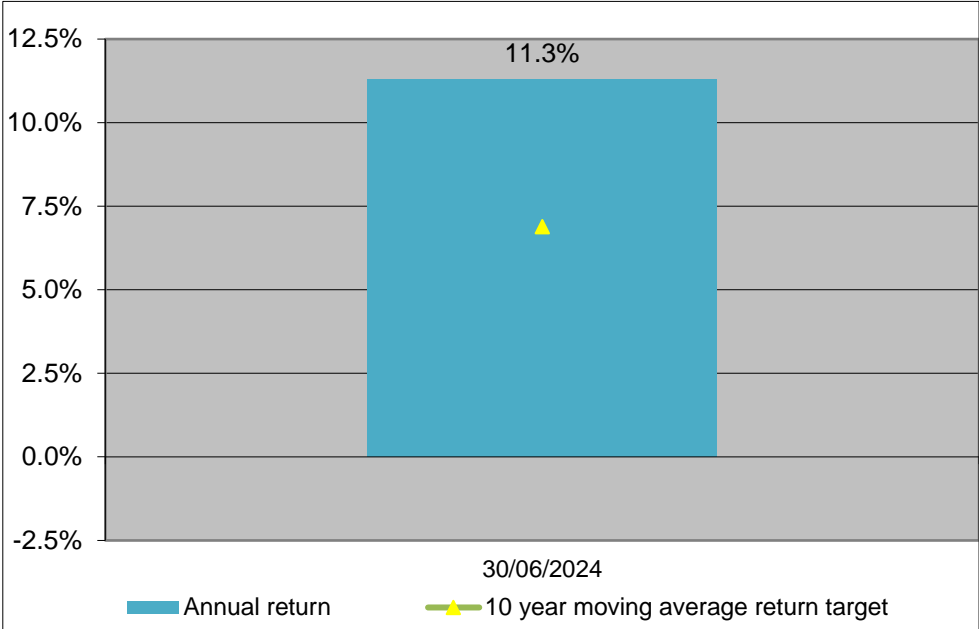
Helpline **1800 682 525**

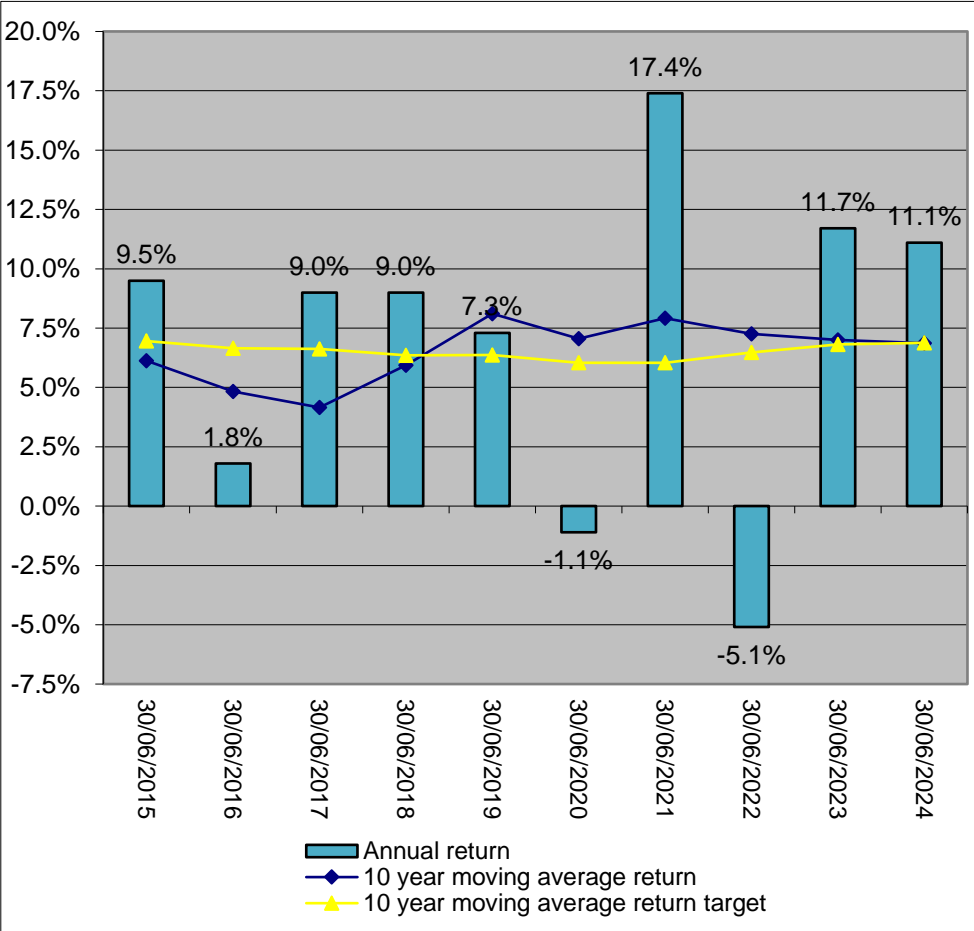
Or visit mercersuper.com.au

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MERCER SMARTPATH® INVESTMENT OPTION

PATH: BORN 2014 - 2018	
Return target (see Note 1)	Return target for 2025 to 2034 is CPI + 4.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
Return (10 year average return as at 30 June 2024)	Not available. (see Note 2)
Comparison between return target and return (see Note 2)	 <p style="text-align: center;">30/06/2024</p> <p style="text-align: center;"> ■ Annual return ▲ 10 year moving average return target </p>
	Past performance is not a reliable indicator of future returns or performance.
Level of investment risk	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.
Statement of fees and other costs	\$401 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 2009 - 2013	
Return target (see Note 1)	Return target for 2025 to 2034 is CPI + 4.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
Return (10 year average return as at 30 June 2024)	Not available. (see Note 3)
Comparison between return target and return (see Note 3)	 <p style="text-align: center;">Past performance is not a reliable indicator of future returns or performance.</p>
Level of investment risk	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.
Statement of fees and other costs	\$381 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 2004 - 2008																																													
Return target (see Note 1)	Return target for 2025 to 2034 is CPI + 4.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																																												
Return (10 year average return as at 30 June 2024)	6.9%																																												
Comparison between return target and return	 <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <caption>Annual Returns and Moving Averages (30/06)</caption> <thead> <tr> <th>Year</th> <th>Annual Return</th> <th>10 Year Moving Average Return</th> <th>10 Year Moving Average Return Target</th> </tr> </thead> <tbody> <tr> <td>2015</td> <td>9.5%</td> <td>~6.0%</td> <td>~7.0%</td> </tr> <tr> <td>2016</td> <td>1.8%</td> <td>~5.0%</td> <td>~6.8%</td> </tr> <tr> <td>2017</td> <td>9.0%</td> <td>~4.5%</td> <td>~6.8%</td> </tr> <tr> <td>2018</td> <td>9.0%</td> <td>~6.0%</td> <td>~6.5%</td> </tr> <tr> <td>2019</td> <td>7.3%</td> <td>~8.0%</td> <td>~6.5%</td> </tr> <tr> <td>2020</td> <td>-1.1%</td> <td>~7.0%</td> <td>~6.2%</td> </tr> <tr> <td>2021</td> <td>17.4%</td> <td>~8.0%</td> <td>~6.2%</td> </tr> <tr> <td>2022</td> <td>-5.1%</td> <td>~7.5%</td> <td>~6.5%</td> </tr> <tr> <td>2023</td> <td>11.7%</td> <td>~7.0%</td> <td>~6.8%</td> </tr> <tr> <td>2024</td> <td>11.1%</td> <td>6.9%</td> <td>~6.8%</td> </tr> </tbody> </table> <p style="margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>	Year	Annual Return	10 Year Moving Average Return	10 Year Moving Average Return Target	2015	9.5%	~6.0%	~7.0%	2016	1.8%	~5.0%	~6.8%	2017	9.0%	~4.5%	~6.8%	2018	9.0%	~6.0%	~6.5%	2019	7.3%	~8.0%	~6.5%	2020	-1.1%	~7.0%	~6.2%	2021	17.4%	~8.0%	~6.2%	2022	-5.1%	~7.5%	~6.5%	2023	11.7%	~7.0%	~6.8%	2024	11.1%	6.9%	~6.8%
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Level of investment risk	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.																																												
Statement of fees and other costs	\$396 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																																												

PATH: BORN 1999 - 2003																																													
Return target (see Note 1)	Return target for 2025 to 2034 is CPI + 4.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																																												
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Level of investment risk	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.																																												
Statement of fees and other costs	\$386 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																																												

PATH: BORN 1994 - 1998

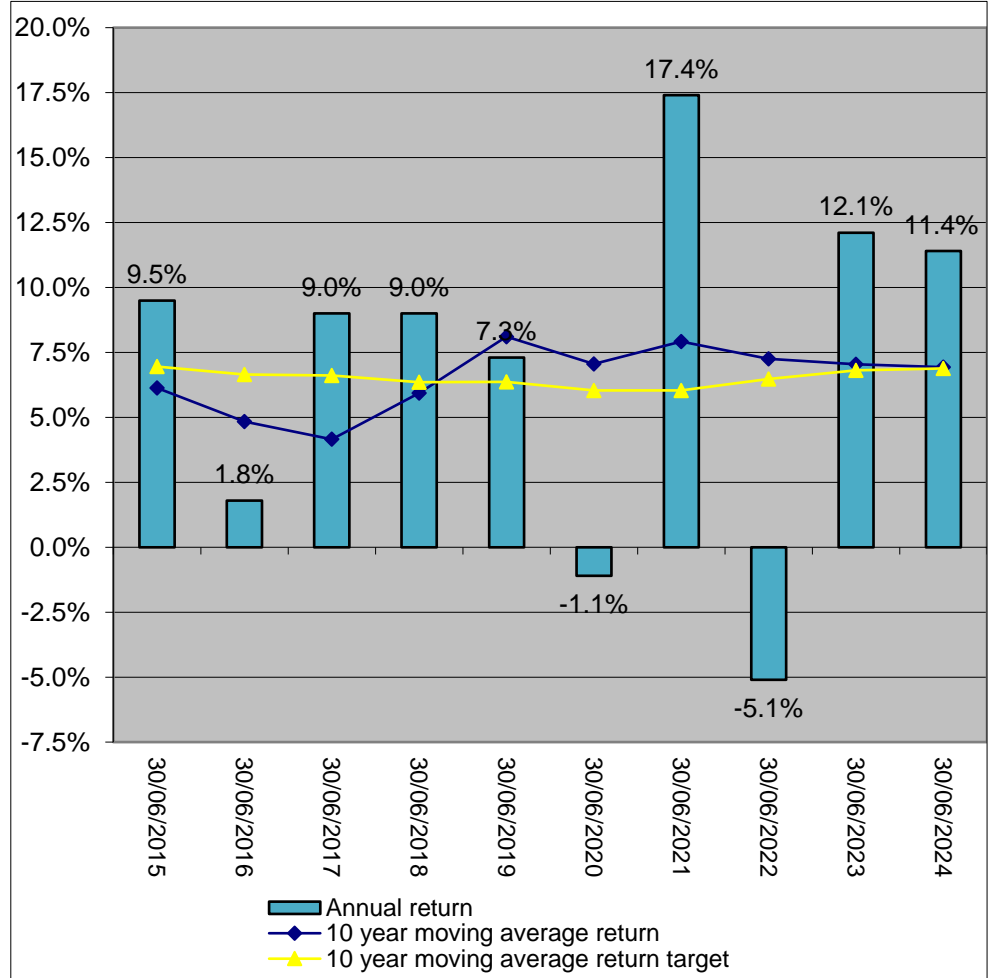
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.6% per year after fees and taxes.
This is not a guarantee of future returns or performance. This is a prediction only.

Return
(10 year average return
as at 30 June 2024)

6.9%

**Comparison between
return target and
return**



Past performance is not a reliable indicator of future returns or performance.

**Level of investment
risk**

High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.

**Statement of fees and
other costs**

\$386 p.a.
Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1989 - 1993

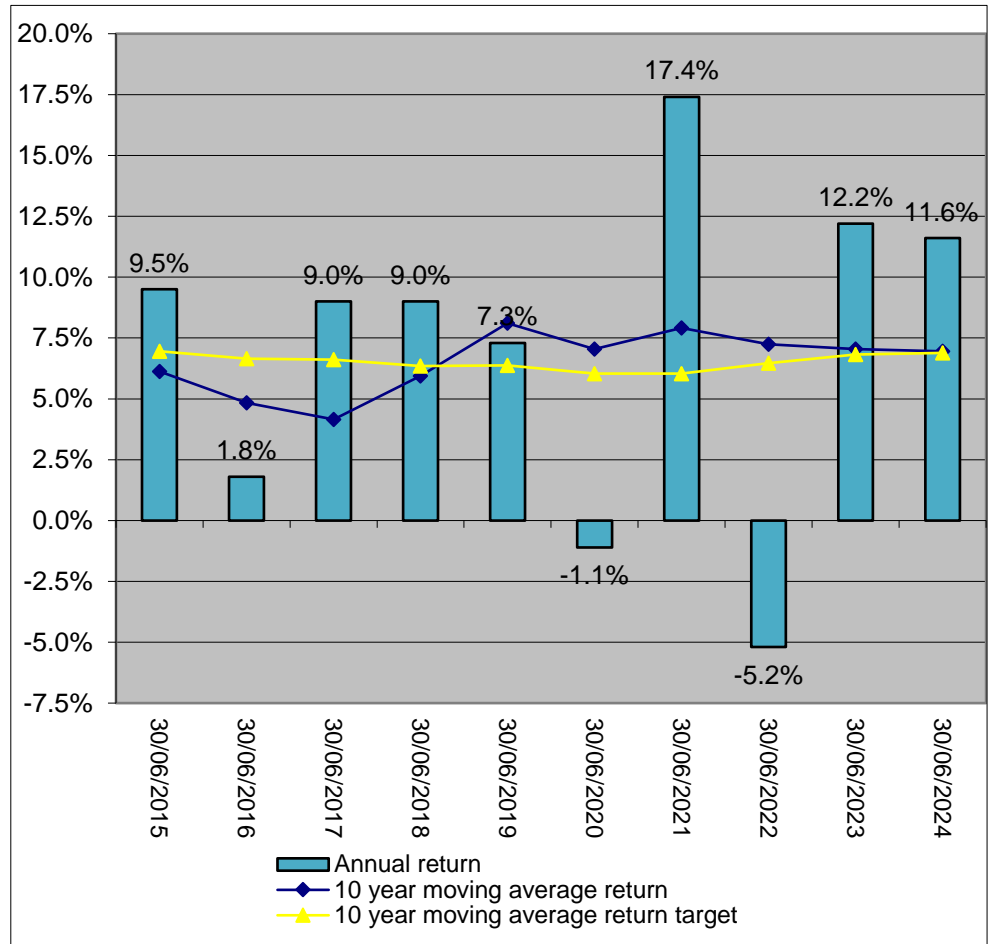
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.6% per year after fees and taxes.
This is not a guarantee of future returns or performance. This is a prediction only.

Return
(10 year average return
as at 30 June 2024)

7.0%

**Comparison between
return target and
return**



Past performance is not a reliable indicator of future returns or performance.

**Level of investment
risk**

High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.

**Statement of fees and
other costs**

\$386 p.a.
Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1984 - 1988

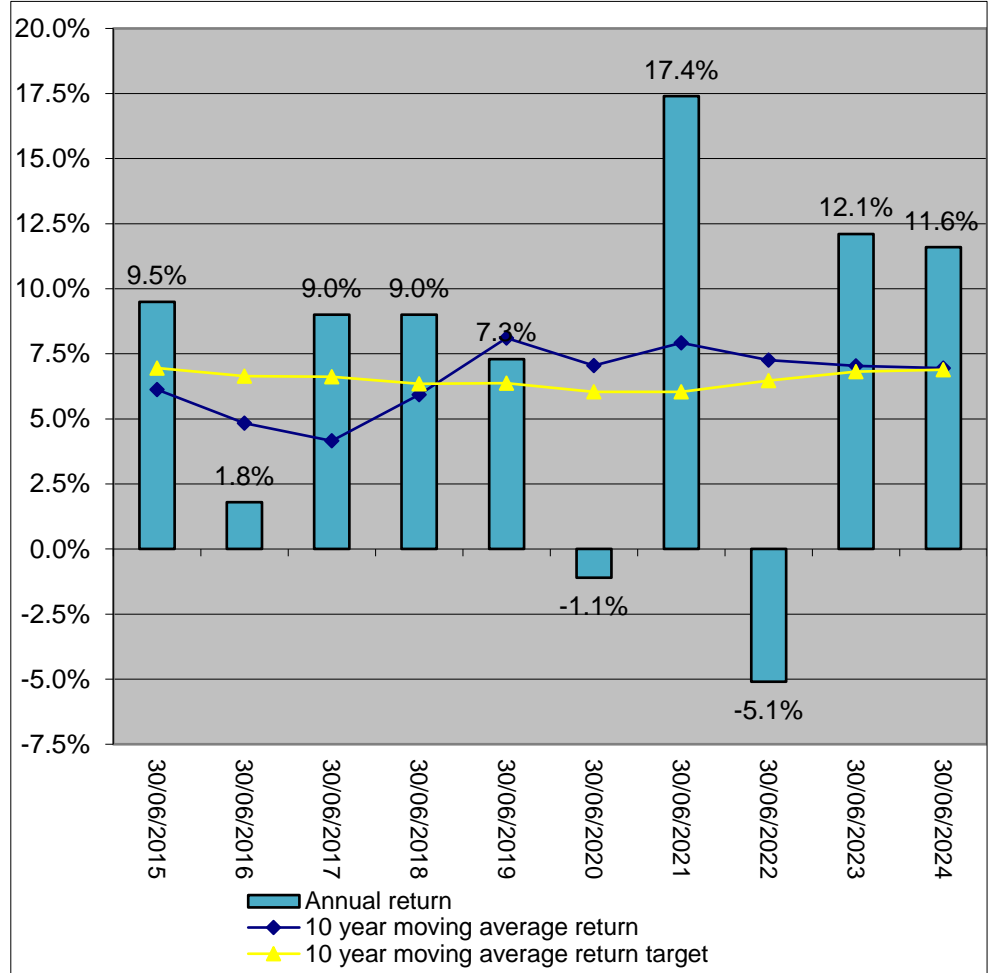
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Return
(10 year average return
as at 30 June 2024)

7.0%

**Comparison between
return target and
return**



Past performance is not a reliable indicator of future returns or performance.

**Level of investment
risk**

High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.

**Statement of fees and
other costs**

\$391 p.a.
Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1979 - 1983

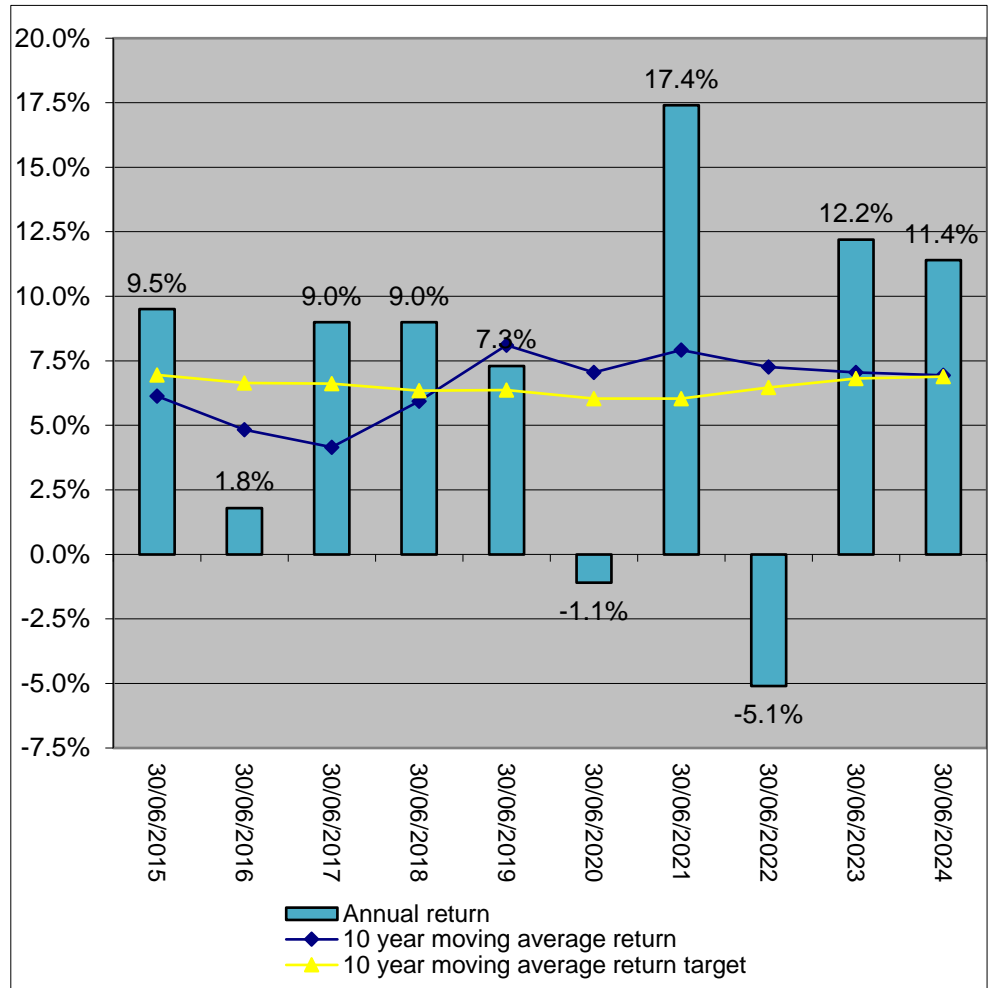
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.6% per year after fees and taxes.
This is not a guarantee of future returns or performance. This is a prediction only.

Return
(10 year average return
as at 30 June 2024)

6.9%

**Comparison between
return target and
return**



Past performance is not a reliable indicator of future returns or performance.

**Level of investment
risk**

High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.

**Statement of fees and
other costs**

\$401 p.a.
Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1974 - 1978																							
Return target (see Note 1)	Return target for 2025 to 2034 is CPI + 4.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																						
Return (10 year average return as at 30 June 2024)	6.9%																						
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Level of investment risk	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.																						
Statement of fees and other costs	\$406 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																						

PATH: BORN 1969 - 1973

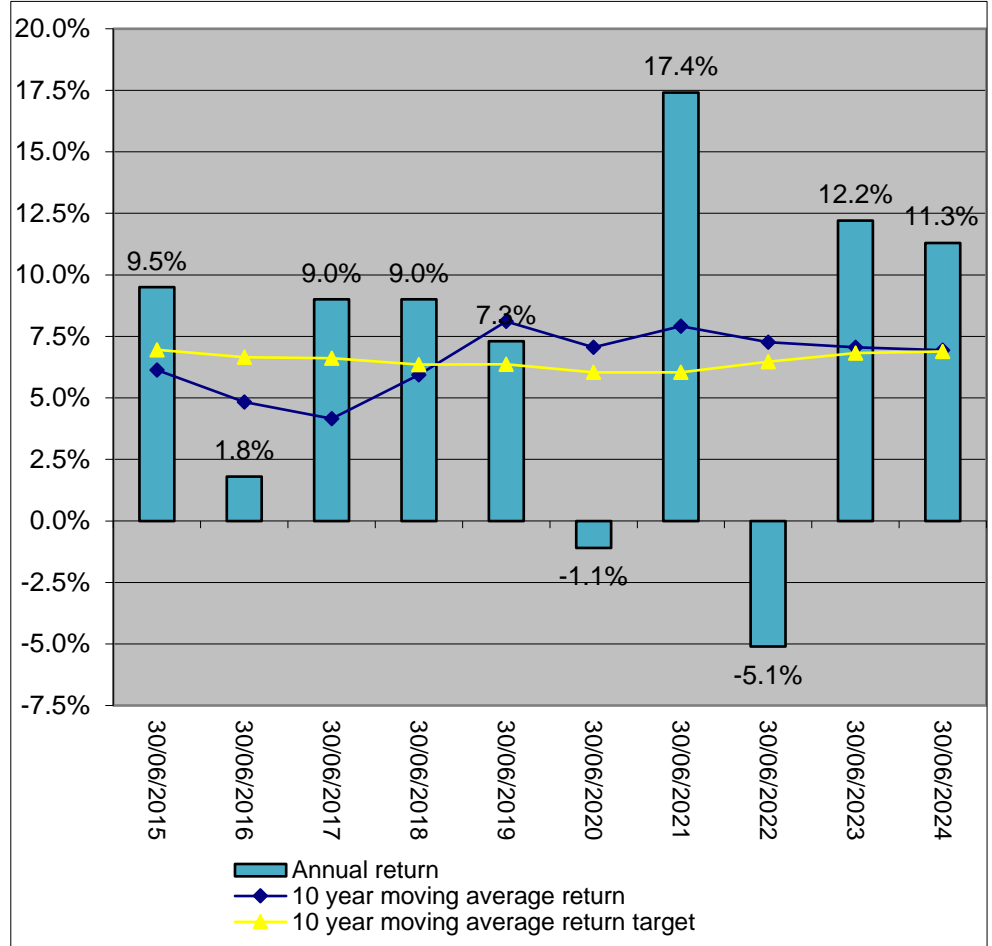
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.6% per year after fees and taxes.
This is not a guarantee of future returns or performance. This is a prediction only.

Return
(10 year average return
as at 30 June 2024)

6.9%

**Comparison between
return target and
return**



Past performance is not a reliable indicator of future returns or performance.

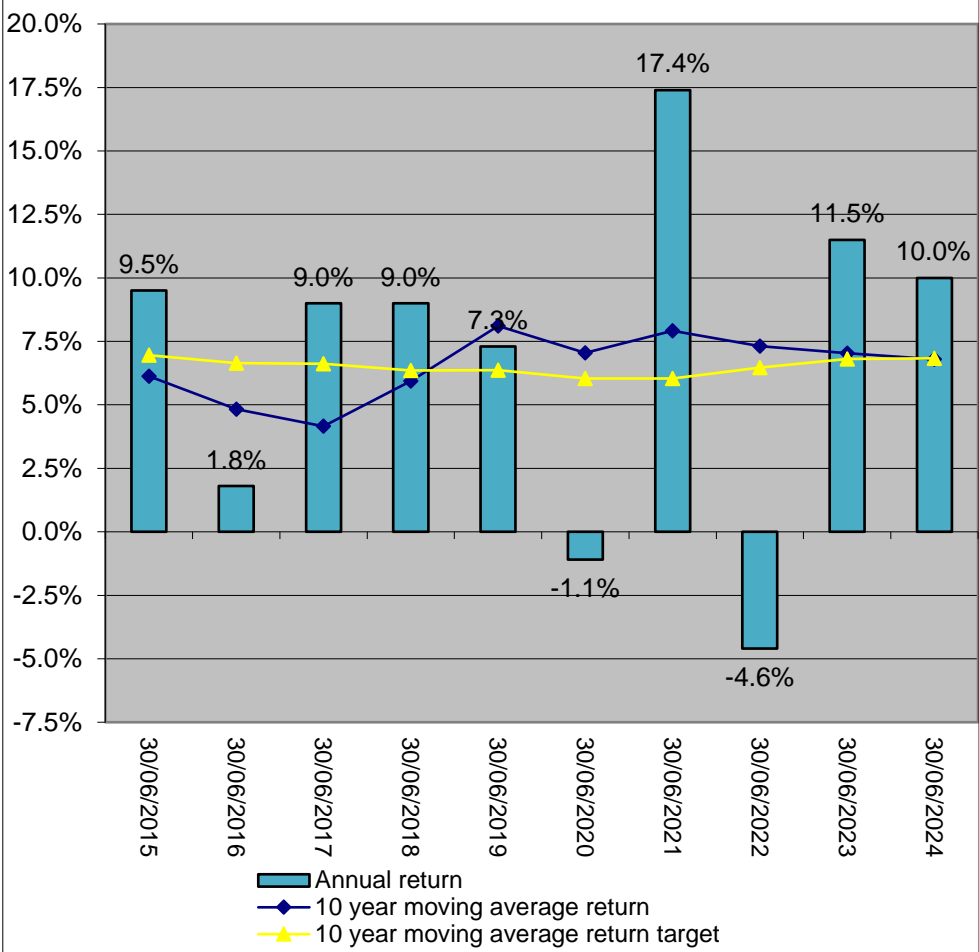
**Level of investment
risk**

High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.

**Statement of fees and
other costs**

\$411 p.a.
Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1964 - 1968

Return target (see Note 1)	Return target for 2025 to 2034 is CPI + 4.2% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																																												
Return (10 year average return as at 30 June 2024)	6.8%																																												
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Date	Annual return	10 year moving average return	10 year moving average return target																																										
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Level of investment risk	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.																																												
Statement of fees and other costs	\$426 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																																												

PATH: BORN 1959 - 1963

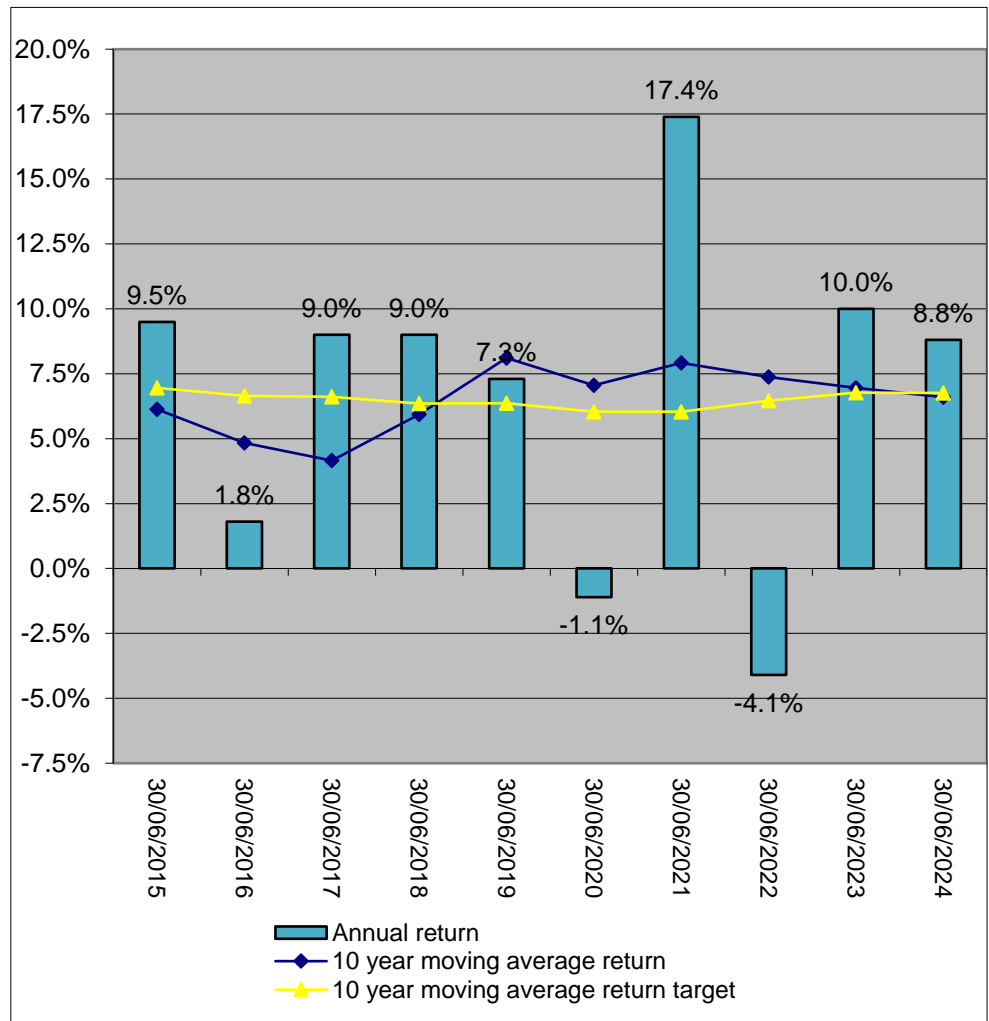
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.0% per year after fees and taxes.
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Return
(10 year average return
as at 30 June 2024)

6.6%

**Comparison between
return target and
return**



Past performance is not a reliable indicator of future returns or performance.

**Level of investment
risk**

Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.

**Statement of fees and
other costs**

\$441 p.a.
Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1954 - 1958

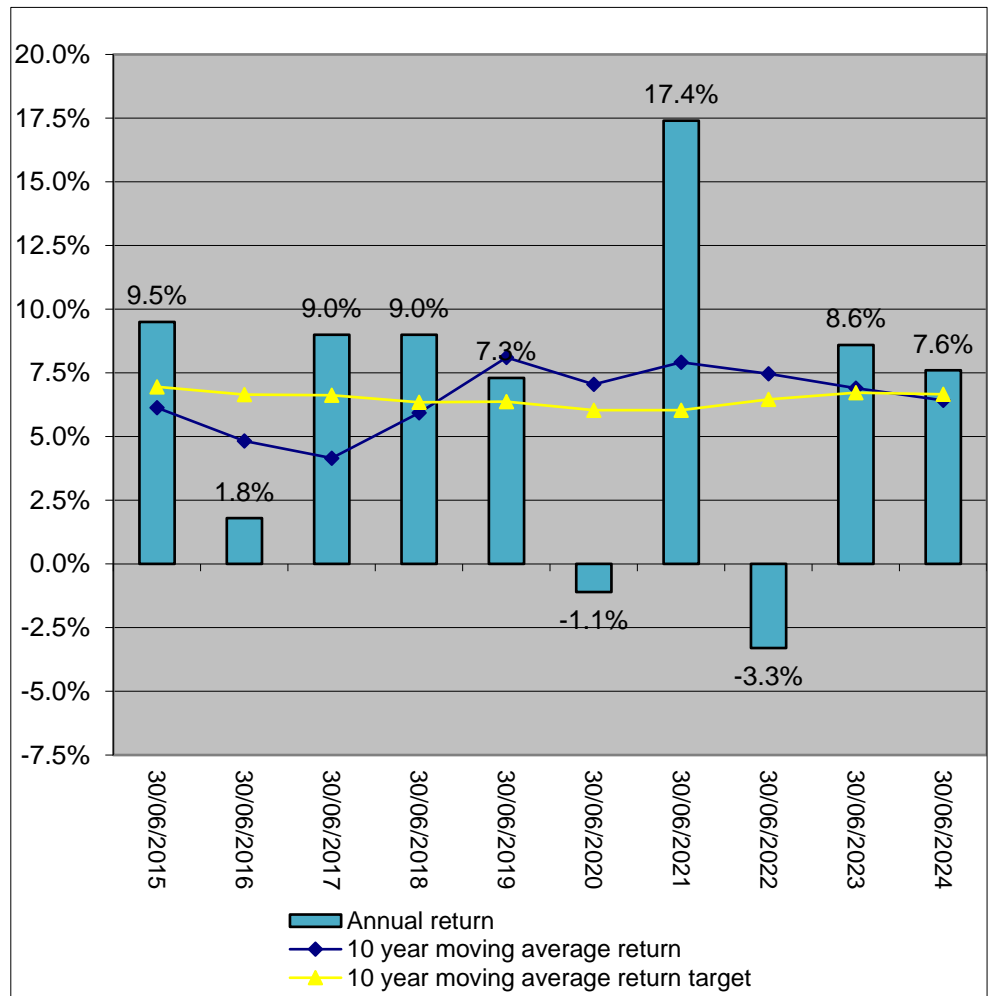
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 3.6% per year after fees and taxes.
This is not a guarantee of future returns or performance. This is a prediction only.

Return
(10 year average return
as at 30 June 2024)

6.4%

**Comparison between
return target and
return**



Past performance is not a reliable indicator of future returns or performance.

**Level of investment
risk**

Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.

**Statement of fees and
other costs**

\$426 p.a.
Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1949 - 1953

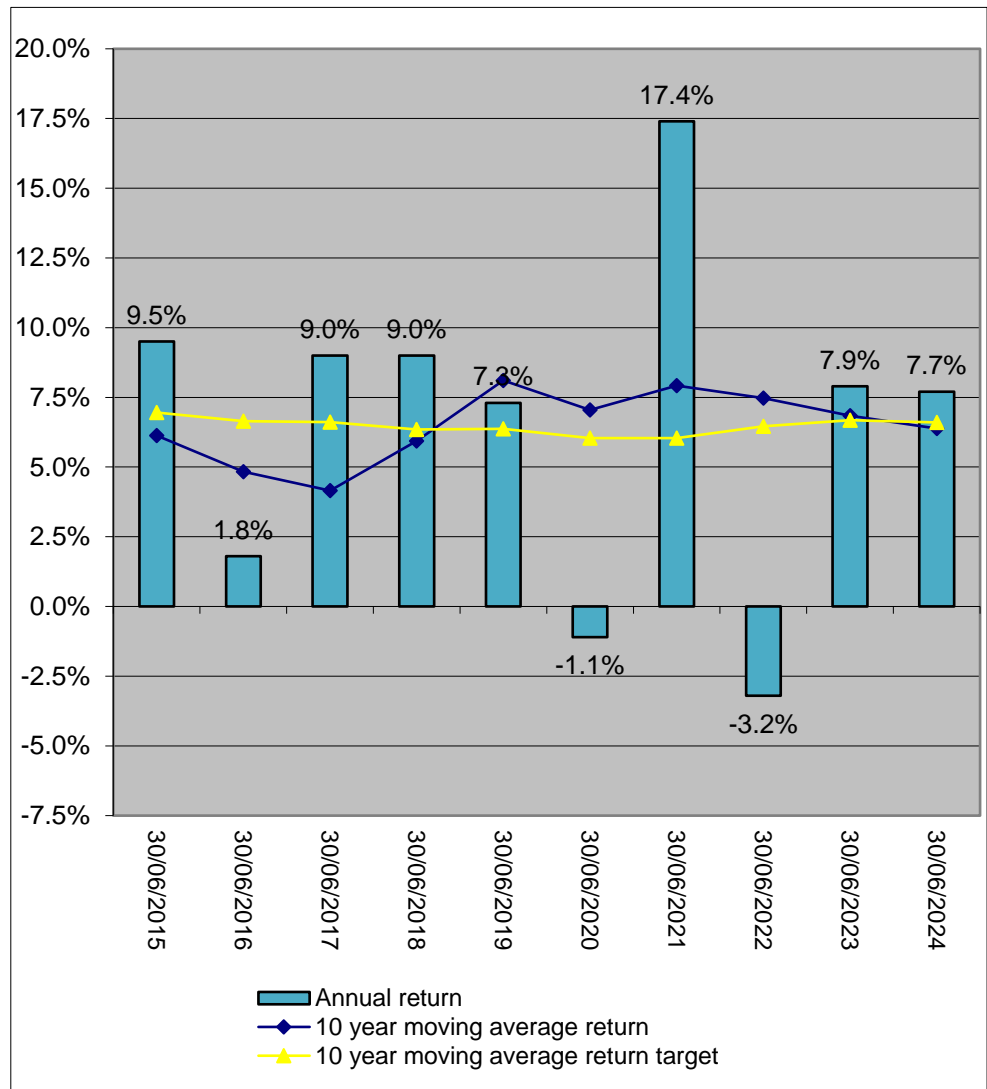
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 3.6% per year after fees and taxes.
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Return
(10 year average return
as at 30 June 2024)

6.4%

**Comparison between
return target and
return**



Past performance is not a reliable indicator of future returns or performance.

**Level of investment
risk**

Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.

**Statement of fees and
other costs**

\$426 p.a.
Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1944-1948

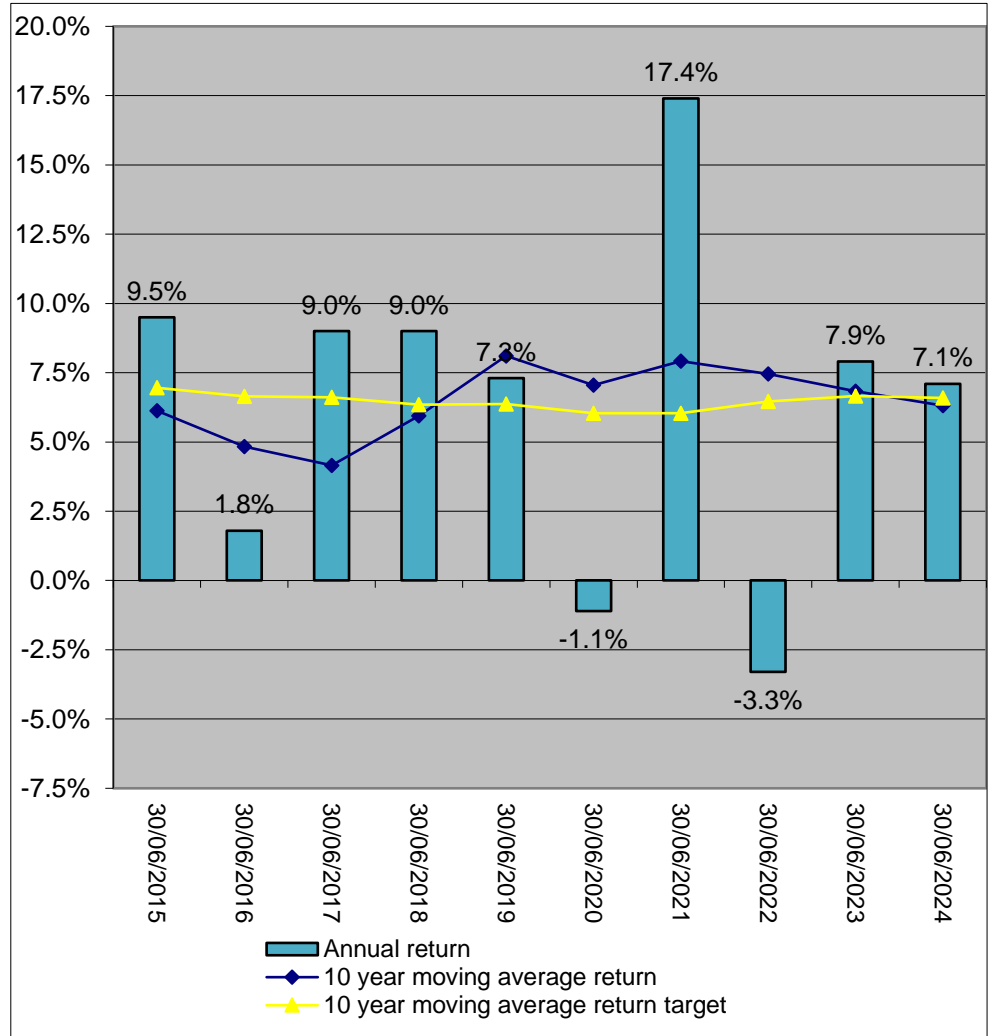
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 3.6% per year after fees and taxes.
This is not a guarantee of future returns or performance. This is a prediction only.

Return
(10 year average return
as at 30 June 2024)

6.3%

**Comparison between
return target and
return**



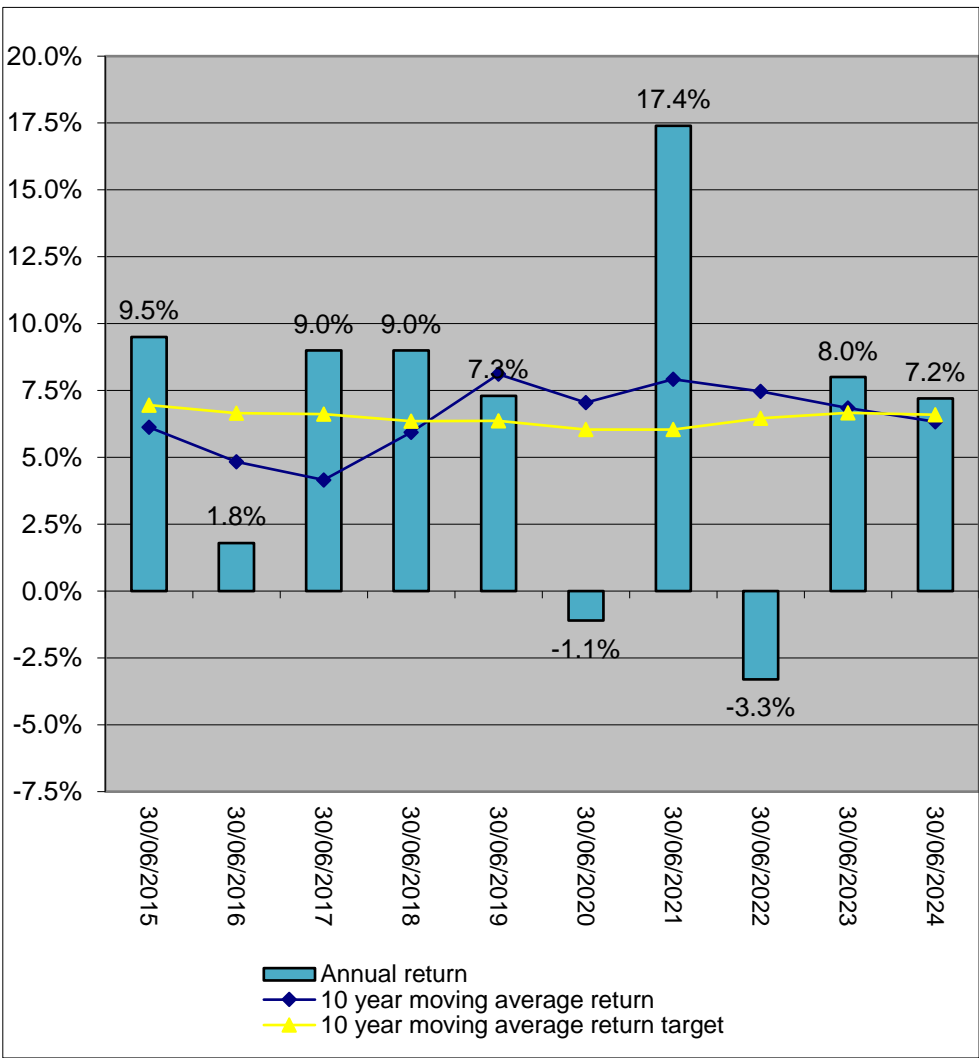
Past performance is not a reliable indicator of future returns or performance.

**Level of investment
risk**

Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.

**Statement of fees and
other costs**

\$411 p.a.
Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1939 - 1943																																													
Return target (see Note 1)	Return target for 2025 to 2034 is CPI + 3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																																												
Return (10 year average return as at 30 June 2024)	6.3%																																												
Comparison between return target and return	 <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; text-align: center;"> <caption>Return Comparison Data (30/06/2015 to 30/06/2024)</caption> <thead> <tr> <th>Date</th> <th>Annual return</th> <th>10 year moving average return</th> <th>10 year moving average return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>9.5%</td> <td>6.0%</td> <td>7.0%</td> </tr> <tr> <td>30/06/2016</td> <td>1.8%</td> <td>4.8%</td> <td>6.8%</td> </tr> <tr> <td>30/06/2017</td> <td>9.0%</td> <td>4.2%</td> <td>6.7%</td> </tr> <tr> <td>30/06/2018</td> <td>9.0%</td> <td>5.8%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2019</td> <td>7.2%</td> <td>7.8%</td> <td>6.4%</td> </tr> <tr> <td>30/06/2020</td> <td>-1.1%</td> <td>7.0%</td> <td>6.2%</td> </tr> <tr> <td>30/06/2021</td> <td>17.4%</td> <td>7.8%</td> <td>6.1%</td> </tr> <tr> <td>30/06/2022</td> <td>-3.3%</td> <td>7.5%</td> <td>6.4%</td> </tr> <tr> <td>30/06/2023</td> <td>8.0%</td> <td>7.2%</td> <td>6.7%</td> </tr> <tr> <td>30/06/2024</td> <td>7.2%</td> <td>6.3%</td> <td>6.6%</td> </tr> </tbody> </table> <p style="margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual return	10 year moving average return	10 year moving average return target	30/06/2015	9.5%	6.0%	7.0%	30/06/2016	1.8%	4.8%	6.8%	30/06/2017	9.0%	4.2%	6.7%	30/06/2018	9.0%	5.8%	6.5%	30/06/2019	7.2%	7.8%	6.4%	30/06/2020	-1.1%	7.0%	6.2%	30/06/2021	17.4%	7.8%	6.1%	30/06/2022	-3.3%	7.5%	6.4%	30/06/2023	8.0%	7.2%	6.7%	30/06/2024	7.2%	6.3%	6.6%
Date	Annual return	10 year moving average return	10 year moving average return target																																										
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Level of investment risk	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.																																												
Statement of fees and other costs	\$416 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																																												

PATH: BORN 1934 - 1938

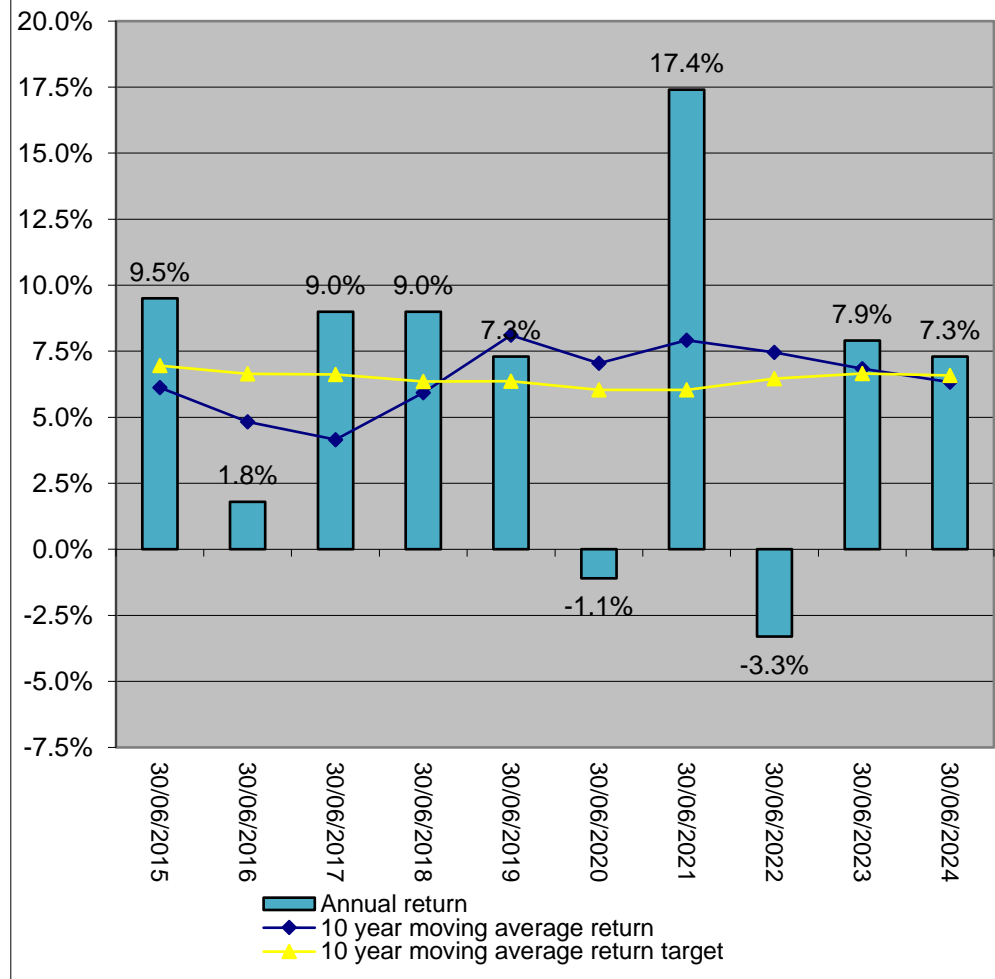
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 3.6% per year after fees and taxes.
This is not a guarantee of future returns or performance. This is a prediction only.

Return
(10 year average return
as at 30 June 2024)

6.3%

**Comparison between
return target and
return**



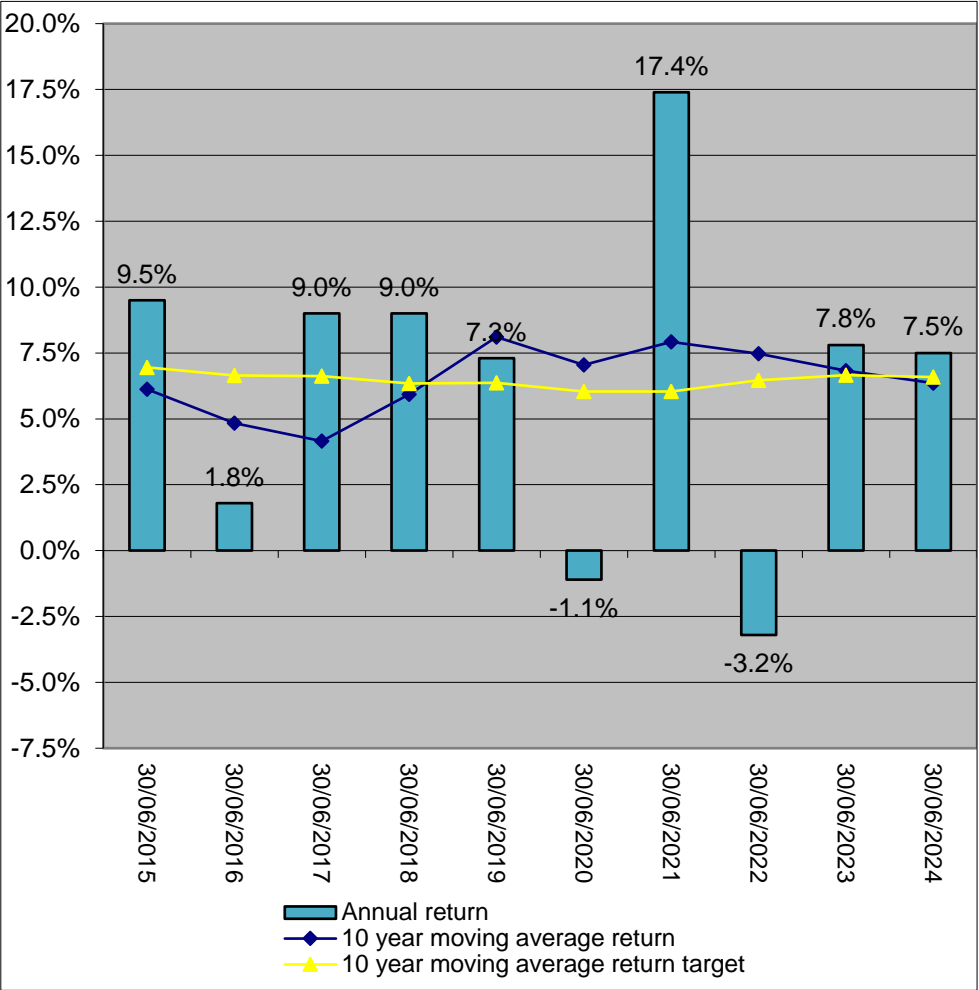
Past performance is not a reliable indicator of future returns or performance.

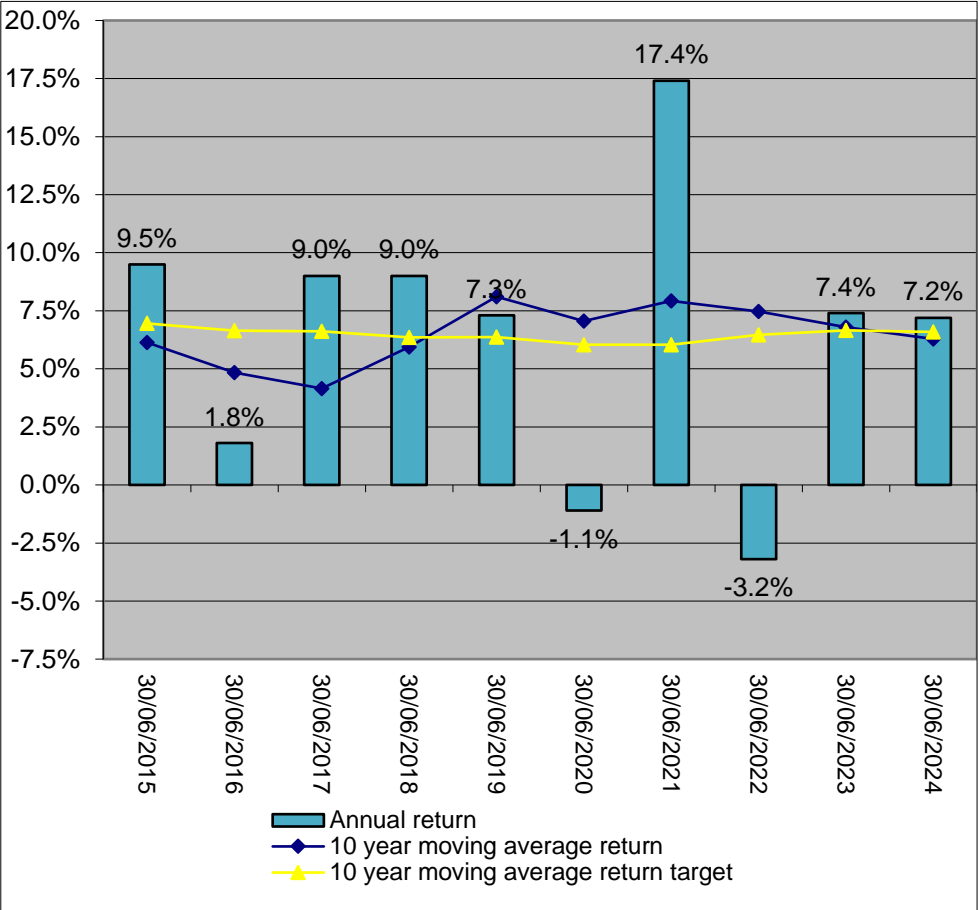
**Level of investment
risk**

Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.

**Statement of fees and
other costs**

\$421 p.a.
Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1929 - 1933																																													
Return target (see Note 1)	Return target for 2025 to 2034 is CPI + 3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																																												
Return (10 year average return as at 30 June 2024)	6.4%																																												
Comparison between return target and return	 <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; text-align: center;"> <caption>Annual Return Data (30/06)</caption> <thead> <tr> <th>Year</th> <th>Annual Return</th> <th>10 Year Moving Average Return</th> <th>10 Year Moving Average Return Target</th> </tr> </thead> <tbody> <tr> <td>2015</td> <td>9.5%</td> <td>~6.0%</td> <td>~7.0%</td> </tr> <tr> <td>2016</td> <td>1.8%</td> <td>~4.8%</td> <td>~6.8%</td> </tr> <tr> <td>2017</td> <td>9.0%</td> <td>~4.2%</td> <td>~6.8%</td> </tr> <tr> <td>2018</td> <td>9.0%</td> <td>~6.0%</td> <td>~6.5%</td> </tr> <tr> <td>2019</td> <td>7.2%</td> <td>~8.0%</td> <td>~6.5%</td> </tr> <tr> <td>2020</td> <td>-1.1%</td> <td>~7.0%</td> <td>~6.2%</td> </tr> <tr> <td>2021</td> <td>17.4%</td> <td>~8.0%</td> <td>~6.2%</td> </tr> <tr> <td>2022</td> <td>-3.2%</td> <td>~7.5%</td> <td>~6.5%</td> </tr> <tr> <td>2023</td> <td>7.8%</td> <td>~7.2%</td> <td>~6.8%</td> </tr> <tr> <td>2024</td> <td>7.5%</td> <td>~6.8%</td> <td>~6.8%</td> </tr> </tbody> </table> <p style="margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>	Year	Annual Return	10 Year Moving Average Return	10 Year Moving Average Return Target	2015	9.5%	~6.0%	~7.0%	2016	1.8%	~4.8%	~6.8%	2017	9.0%	~4.2%	~6.8%	2018	9.0%	~6.0%	~6.5%	2019	7.2%	~8.0%	~6.5%	2020	-1.1%	~7.0%	~6.2%	2021	17.4%	~8.0%	~6.2%	2022	-3.2%	~7.5%	~6.5%	2023	7.8%	~7.2%	~6.8%	2024	7.5%	~6.8%	~6.8%
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Level of investment risk	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.																																												
Statement of fees and other costs	\$396 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																																												

PATH: BORN PRIOR TO 1929																																													
Return target (see Note 1)	Return target for 2025 to 2034 is CPI + 3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																																												
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Level of investment risk	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.																																												
Statement of fees and other costs	\$436 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																																												

NOTES

1. The return target for a representative member is the mean annualised estimate of the percentage rate of net return that exceeds the growth in the CPI over ten years.
2. The 10 year average return is not available as at 30 June 2024, as this Mercer SmartPath® Path commenced during May 2023.
3. The 10 year average return is not available as at 30 June 2024, as this Mercer SmartPath® Path commenced during October 2022.
4. The 10 year average return is not available as at 30 June 2024, as this Mercer SmartPath® Path commenced during April 2019.