



MERCER SUPER TRUST PRODUCT DASHBOARD

17 APRIL 2024

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 SmartPath[®] investment option.

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

This Product Dashboard has been issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence #235906, the trustee of the Santos Superannuation Plan part of the Mercer Super Trust ABN 19 905 422 981. Mercer Santos SmartPath (MySuper authorisation number 19905422981977) is the MySuper product for the Santos Superannuation Plan. 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, please consider the Product Disclosure Statement available at mercersuper.com.au. The product Target Market Determination can be found at mercersuper.com.au/tmd. Past performance is not a reliable indicator of future performance. The value of an investment in the Mercer Super Trust may rise and fall from time to time. The investment performance, earnings or return of capital invested are not guaranteed. 'MERCER' and 'Mercer SmartPath' are Australian registered trademarks of Mercer (Australia) Pty Ltd (MAPL) ABN 32 005 315 917. The information contained in this flyer is only applicable to the members of the Plan named within it. MSAL is a wholly owned subsidiary of MAPL. Copyright © 2024 Mercer LLC. All rights reserved.

MERCER SMARTPATH[®] INVESTMENT OPTION

PATH: BORN 2014 - 2018	
Return target	CPI + 4.2%. This is not a guarantee of future returns or performance. This is a prediction only.
Return	Not available (see Note 1)
Comparison between return target and return	Not available (see Note 1)
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	\$415 p.a. (see Note 2)

PATH: BORN 2009 - 2013	
Return target	CPI + 4.2%. This is not a guarantee of future returns or performance. This is a prediction only.
Return	Not available (see Note 1)
Comparison between return target and return	Not available (see Note 1)
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	\$415 p.a. (see Note 2)

PATH: BORN 2004 - 2008																																													
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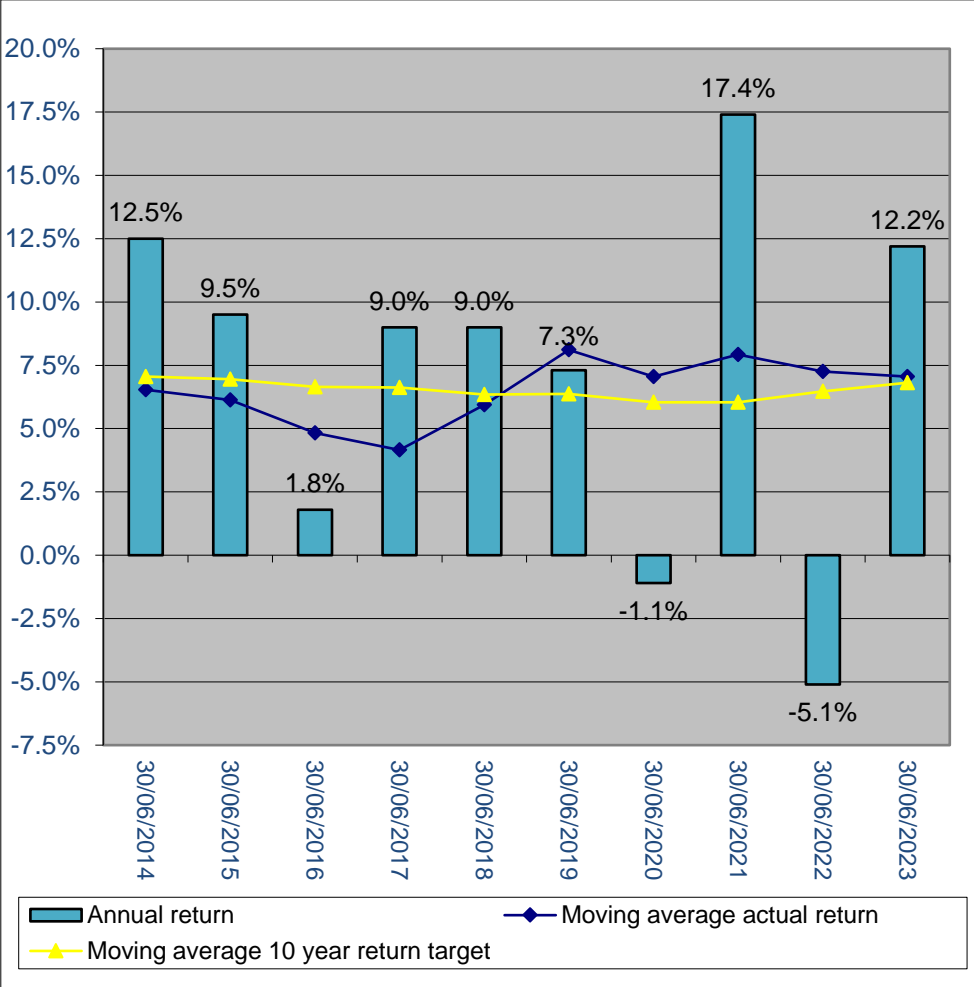
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Level of investment risk	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.																																												
Statement of fees and other costs	\$405 p.a. (see Note 2)																																												

PATH: BORN 1974 - 1978																																													
Return target	CPI + 4.2%. This is not a guarantee of future returns or performance. This is a prediction only.																																												
Return	10 year average return of 7.1% as at 30 June 2023																																												
Comparison between return target and return	<p>The chart displays three data series over a ten-year period from 30/06/2014 to 30/06/2023. The Y-axis represents percentage returns from -7.5% to 20.0%. The X-axis shows dates at 12-month intervals. Annual returns are shown as blue bars, the moving average actual return as a dark blue line with diamond markers, and the moving average 10-year return target as a yellow line with triangle markers. The 10-year target is constant at 7.1%.</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Annual return</th> <th>Moving average actual return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2014</td> <td>12.5%</td> <td>~6.5%</td> <td>7.1%</td> </tr> <tr> <td>30/06/2015</td> <td>9.5%</td> <td>~6.0%</td> <td>7.1%</td> </tr> <tr> <td>30/06/2016</td> <td>1.8%</td> <td>~4.8%</td> <td>7.1%</td> </tr> <tr> <td>30/06/2017</td> <td>9.0%</td> <td>~4.2%</td> <td>7.1%</td> </tr> <tr> <td>30/06/2018</td> <td>9.0%</td> <td>~6.0%</td> <td>7.1%</td> </tr> <tr> <td>30/06/2019</td> <td>7.3%</td> <td>~8.0%</td> <td>7.1%</td> </tr> <tr> <td>30/06/2020</td> <td>-1.1%</td> <td>~7.0%</td> <td>7.1%</td> </tr> <tr> <td>30/06/2021</td> <td>17.4%</td> <td>~7.8%</td> <td>7.1%</td> </tr> <tr> <td>30/06/2022</td> <td>-5.1%</td> <td>~7.2%</td> <td>7.1%</td> </tr> <tr> <td>30/06/2023</td> <td>12.2%</td> <td>~7.0%</td> <td>7.1%</td> </tr> </tbody> </table> <p>Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual return	Moving average actual return	Moving average 10 year return target	30/06/2014	12.5%	~6.5%	7.1%	30/06/2015	9.5%	~6.0%	7.1%	30/06/2016	1.8%	~4.8%	7.1%	30/06/2017	9.0%	~4.2%	7.1%	30/06/2018	9.0%	~6.0%	7.1%	30/06/2019	7.3%	~8.0%	7.1%	30/06/2020	-1.1%	~7.0%	7.1%	30/06/2021	17.4%	~7.8%	7.1%	30/06/2022	-5.1%	~7.2%	7.1%	30/06/2023	12.2%	~7.0%	7.1%
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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	\$410 p.a. (see Note 2)																																												

PATH: BORN 1969 - 1973																																													
Return target	CPI + 4.2%. This is not a guarantee of future returns or performance. This is a prediction only.																																												
Return	10 year average return of 7.1% as at 30 June 2023																																												
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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	\$415 p.a. (see Note 2)																																												

PATH: BORN 1964 - 1968																																													
Return target	CPI + 3.8%. This is not a guarantee of future returns or performance. This is a prediction only.																																												
Return	10 year average return of 7.0% as at 30 June 2023																																												
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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	\$425 p.a. (see Note 2)																																												

PATH: BORN 1959 - 1963																																													
Return target	CPI + 3.4%. 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	\$430 p.a. (see Note 2)																																												

PATH: BORN 1954 - 1958																																													
Return target	CPI + 2.9%. 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	\$395 p.a. (see Note 2)																																												

PATH: BORN 1949 - 1953																																													
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Statement of fees and other costs	\$415 p.a. (see Note 2)																																												

PATH: BORN 1944-1948																																													
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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	\$410 p.a. (see Note 2)																																												

PATH: BORN 1939 - 1943																																													
Return target	CPI + 2.8%. This is not a guarantee of future returns or performance. This is a prediction only.																																												
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Statement of fees and other costs	\$415 p.a. (see Note 2)																																												

PATH: BORN 1934 - 1938																																													
Return target	CPI + 2.8%. 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	\$405 p.a. (see Note 2)																																												

PATH: BORN 1929 - 1933

<p>Return target</p>	<p>CPI + 2.8%. This is not a guarantee of future returns or performance. This is a prediction only.</p>																																												
<p>Return</p>	<p>10 year average return of 6.8% as at 30 June 2023</p>																																												
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<p>Level of investment risk</p>	<p>Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.</p>																																												
<p>Statement of fees and other costs</p>	<p>\$390 p.a. (see Note 2)</p>																																												

PATH: BORN PRIOR TO 1929																																													
Return target	CPI + 2.8%. This is not a guarantee of future returns or performance. This is a prediction only.																																												
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Statement of fees and other costs	\$430 p.a. (see Note 2)																																												

NOTES

1. This information was not available as at 30 June 2023 as this Mercer SmartPath® Path had not been in operation for a whole financial year at that time.
2. Fees and other costs for a member with a balance of \$50,000 throughout the year, where no corporate discounts apply. Where a corporate discount applies the Statement of fees and other costs will be lower than that referred to above. Please refer to the Product Disclosure Statement and the Your Plan Details guide (if applicable) for your Plan, for details of the fees and other costs applicable to you.