



# MERCER SUPER TRUST PRODUCT DASHBOARD

17 APRIL 2024

## Mercer WGSP MySuper MySuper Product for Mercer Tailored Super

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

Set out in this PD are details of Mercer SmartPath<sup>®</sup> which is 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<sup>®</sup> 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](https://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](https://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](https://mercersuper.com.au)

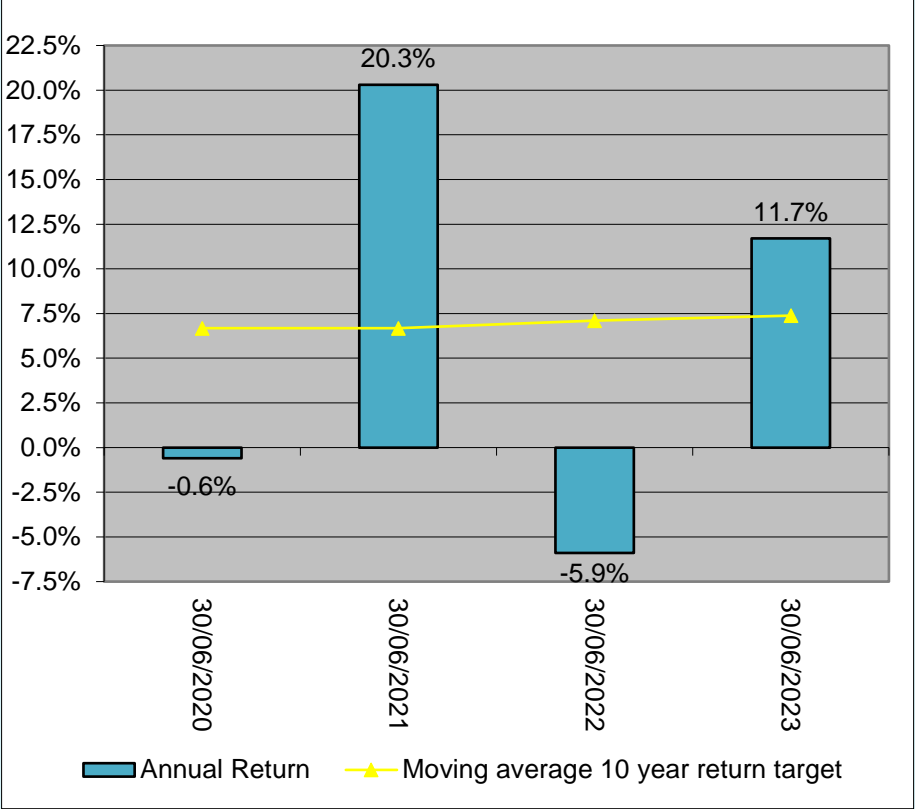
This Product Dashboard has been issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence #235906, the trustee of the Mercer Tailored Super Plan part of the Mercer Super Trust ABN 19 905 422 981. Mercer WGSP SmartPath (MySuper authorisation number 19905422981588) is the MySuper product for Mercer Tailored Super. 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](https://mercersuper.com.au). The product Target Market Determination can be found at [mercersuper.com.au/tmd](https://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.

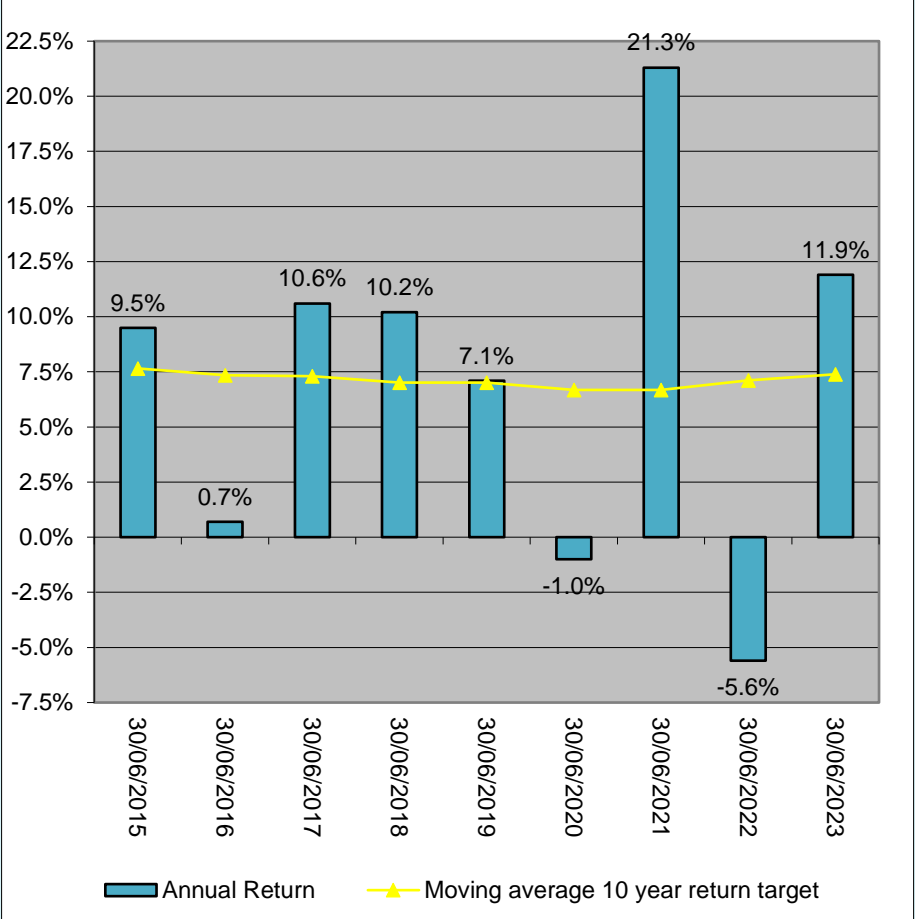


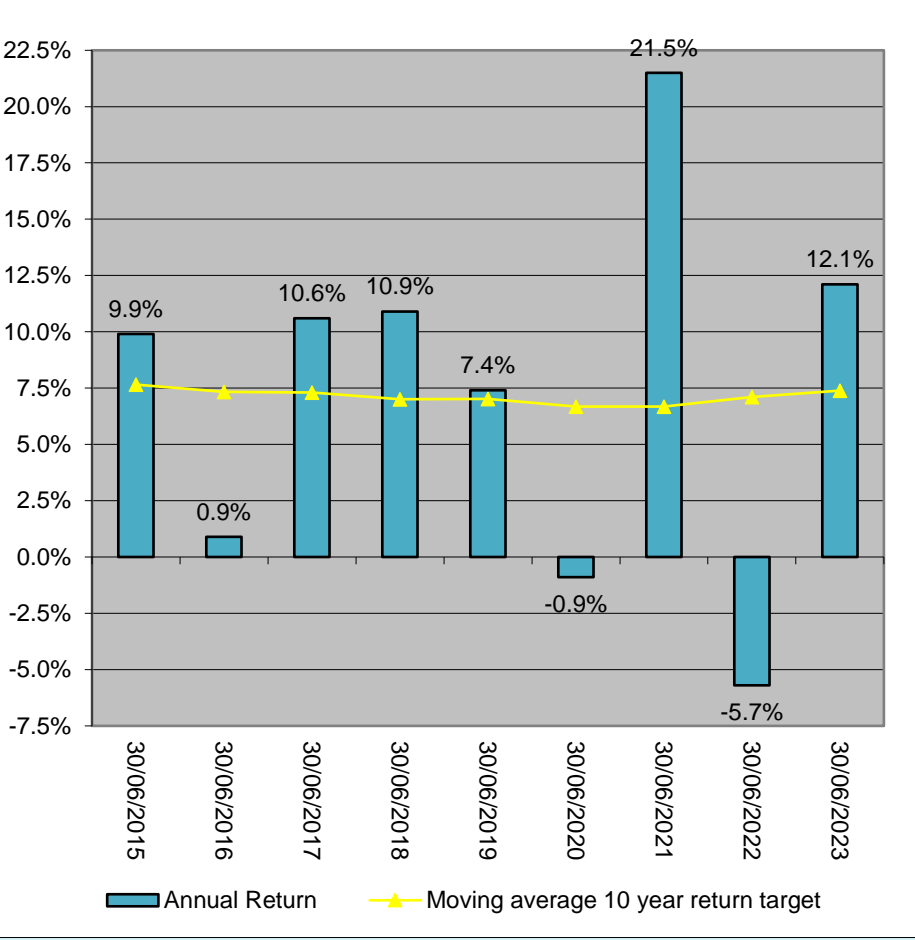
## MERCER SMARTPATH® INVESTMENT OPTION

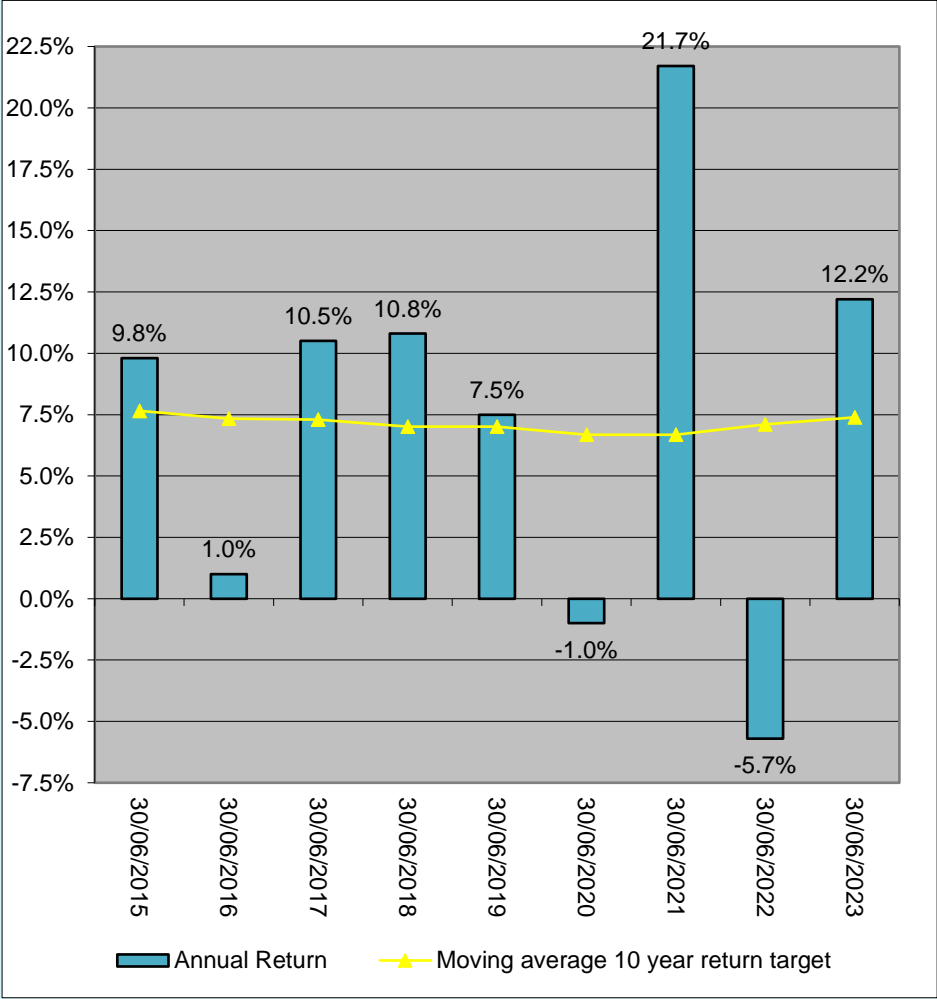
<b>PATH: BORN 2014 - 2018</b>	
<b>Return target</b>	CPI + 4.2%. This is not a guarantee of future returns or performance. This is a prediction only.
<b>Return</b>	Not available (see Note 3)
<b>Comparison between return target and return</b>	Not available (see Note 3)
<b>Level of investment risk</b>	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.
<b>Statement of fees and other costs</b>	\$375 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

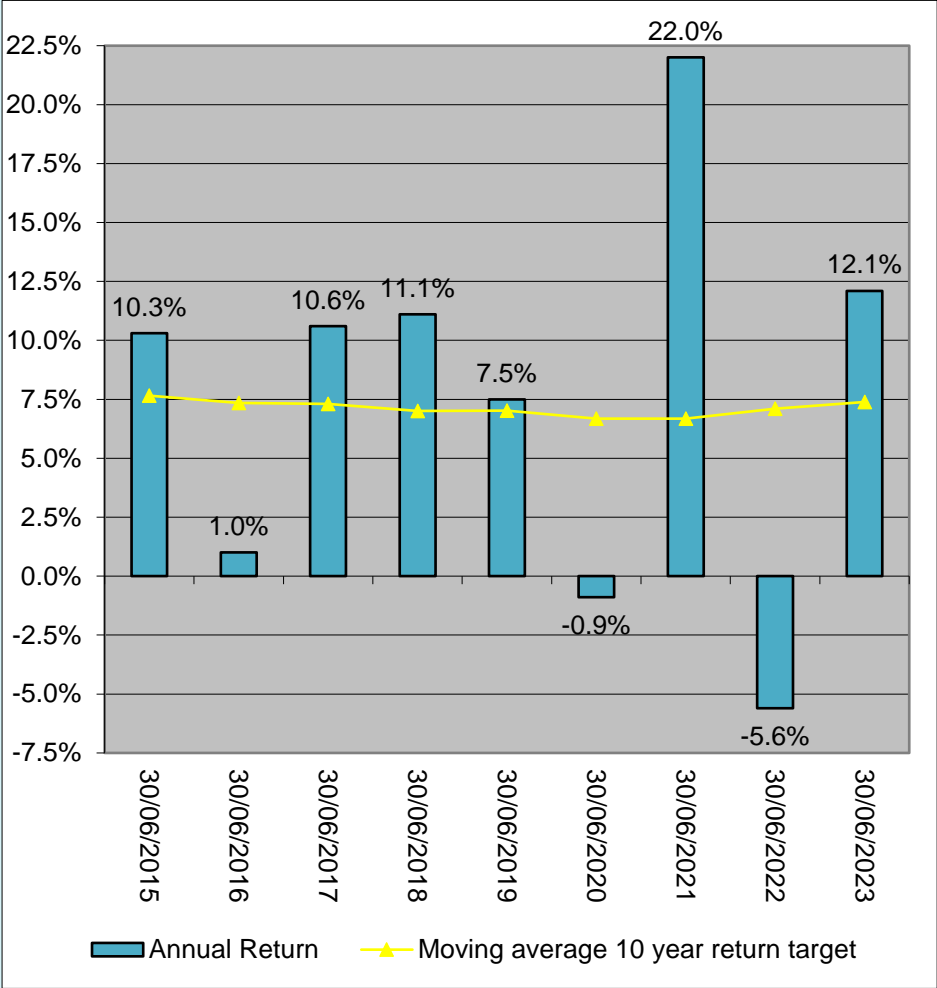
<b>PATH: BORN 2009 - 2013</b>	
<b>Return target</b>	CPI + 4.2%. This is not a guarantee of future returns or performance. This is a prediction only.
<b>Return</b>	Not available (see Note 3)
<b>Comparison between return target and return</b>	Not available (see Note 3)
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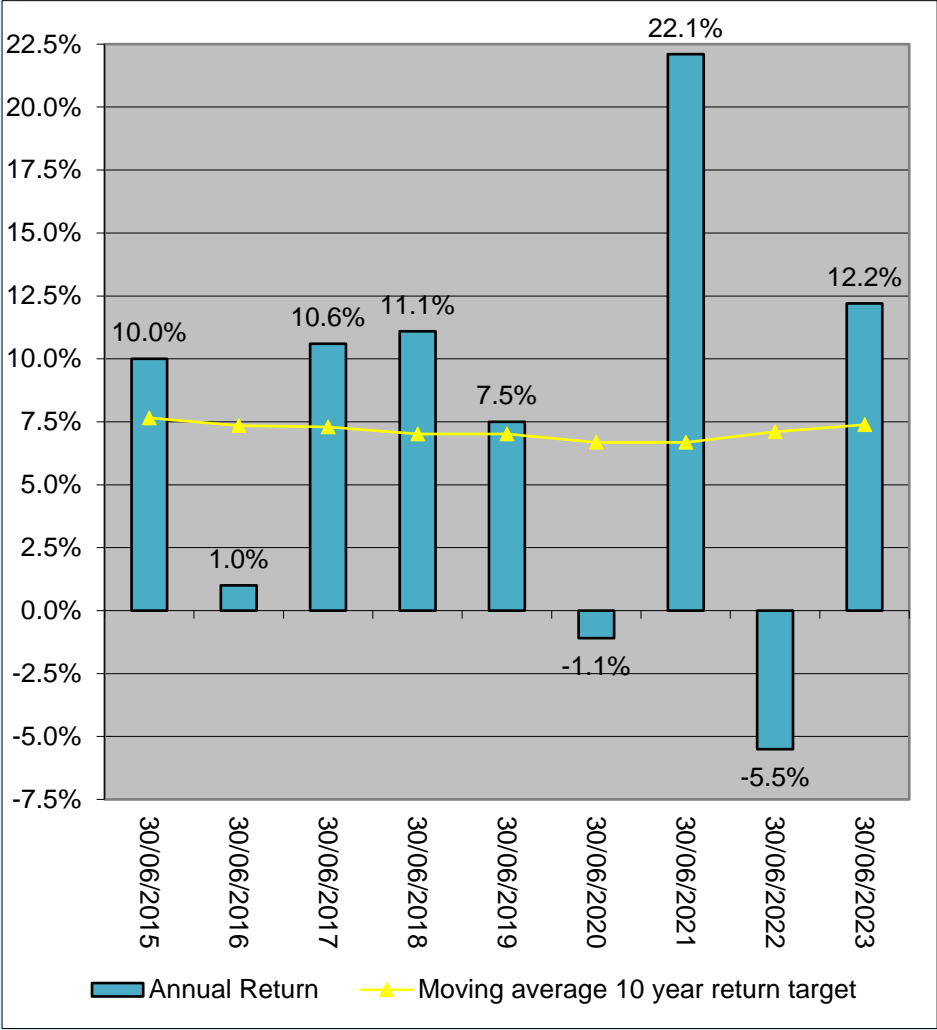
<b>PATH: BORN 2004 - 2008</b>																
<b>Return target</b>	CPI + 4.2%. This is not a guarantee of future returns or performance. This is a prediction only.															
<b>Return</b>	4 year average return of 5.9% as at 30 June 2023 (see Note 2)															
<b>Comparison between return target and return</b> (see Note 2)	<div style="text-align: center;">  <table border="1" style="margin: 10px auto; border-collapse: collapse;"> <caption>Data for Comparison between return target and return</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2020</td> <td>-0.6%</td> <td>5.9%</td> </tr> <tr> <td>30/06/2021</td> <td>20.3%</td> <td>5.9%</td> </tr> <tr> <td>30/06/2022</td> <td>-5.9%</td> <td>5.9%</td> </tr> <tr> <td>30/06/2023</td> <td>11.7%</td> <td>5.9%</td> </tr> </tbody> </table> </div> <p style="text-align: center; font-weight: bold; font-size: small;">Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return	Moving average 10 year return target	30/06/2020	-0.6%	5.9%	30/06/2021	20.3%	5.9%	30/06/2022	-5.9%	5.9%	30/06/2023	11.7%	5.9%
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<b>PATH: BORN 1999 - 2003</b>																															
<b>Return target</b>	CPI + 4.2%. This is not a guarantee of future returns or performance. This is a prediction only.																														
<b>Return</b>	9 year average return of 6.9% as at 30 June 2023 (see Note 1)																														
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<b>PATH: BORN 1994 - 1998</b>																															
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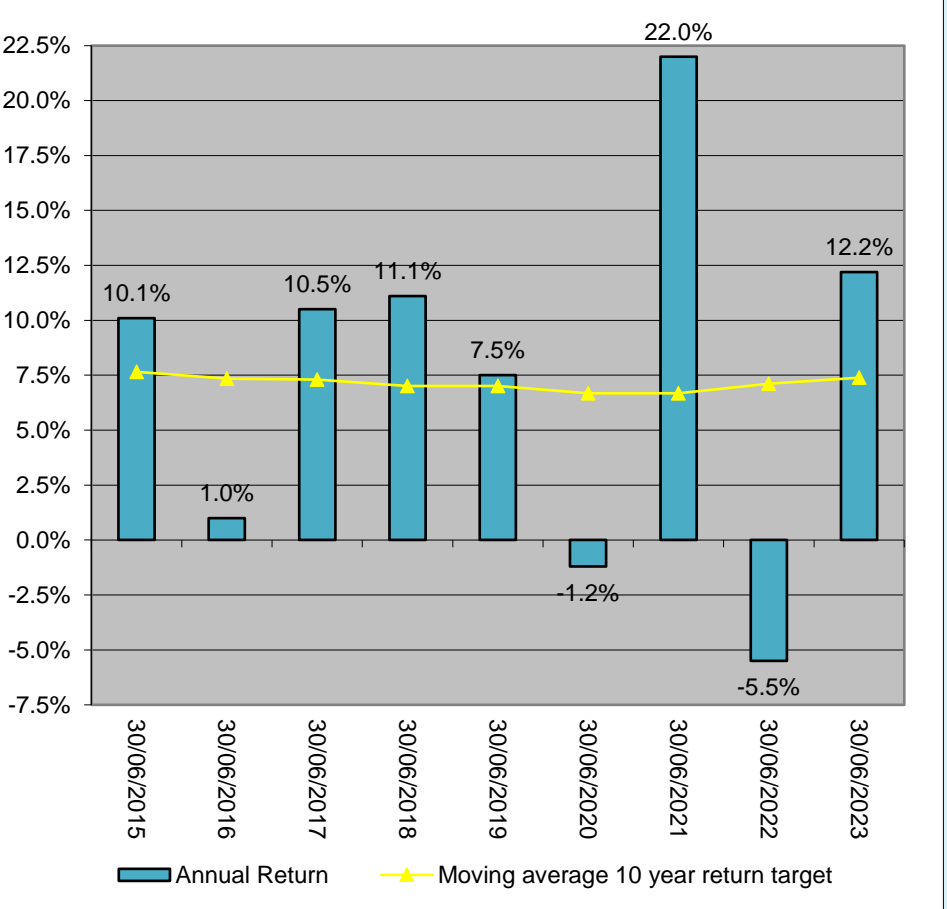
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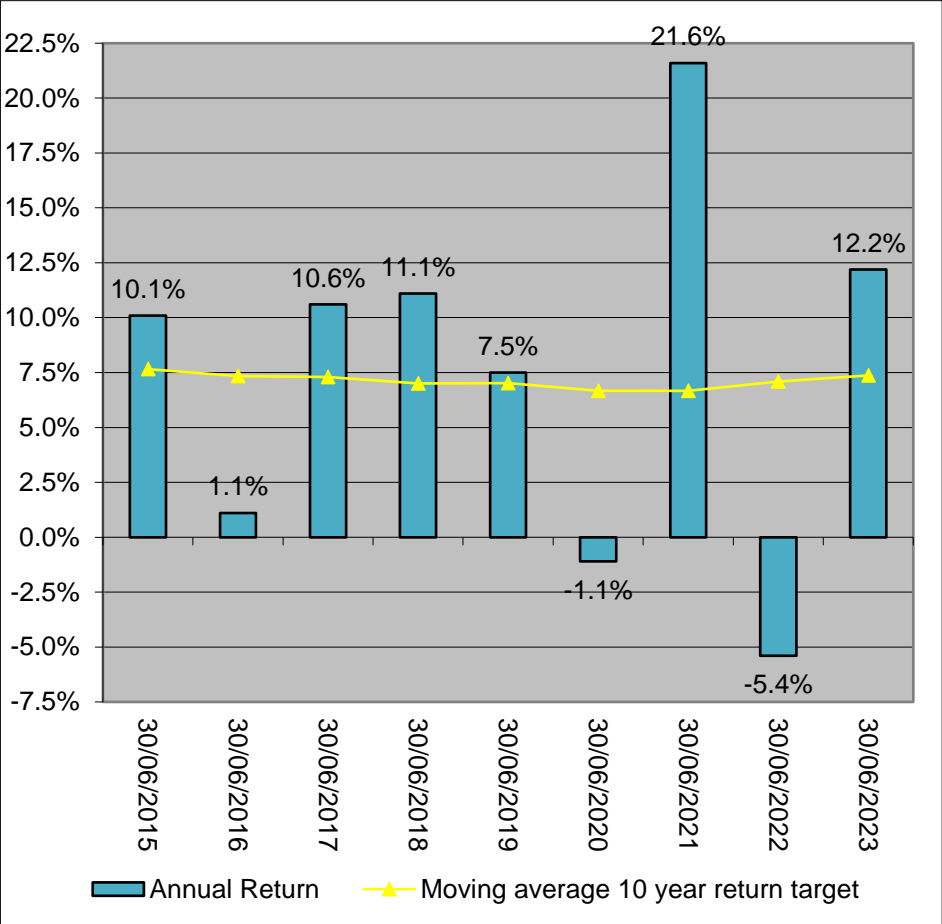
<b>PATH: BORN 1984 - 1988</b>																															
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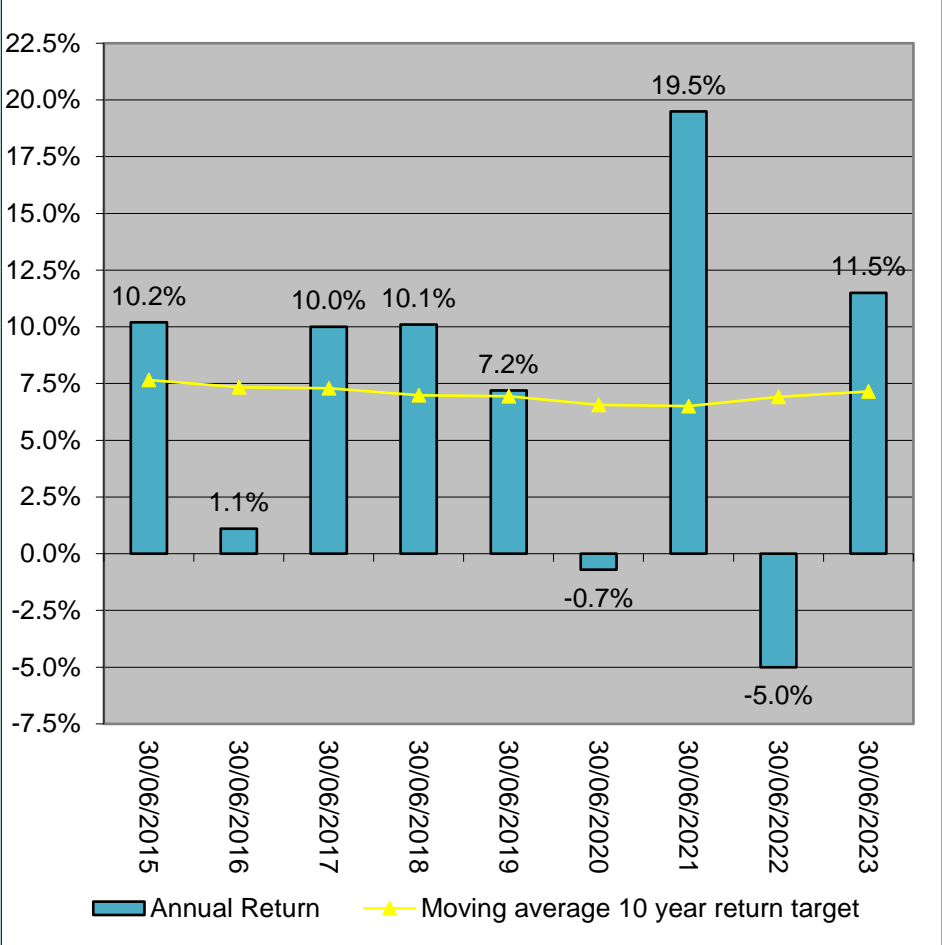
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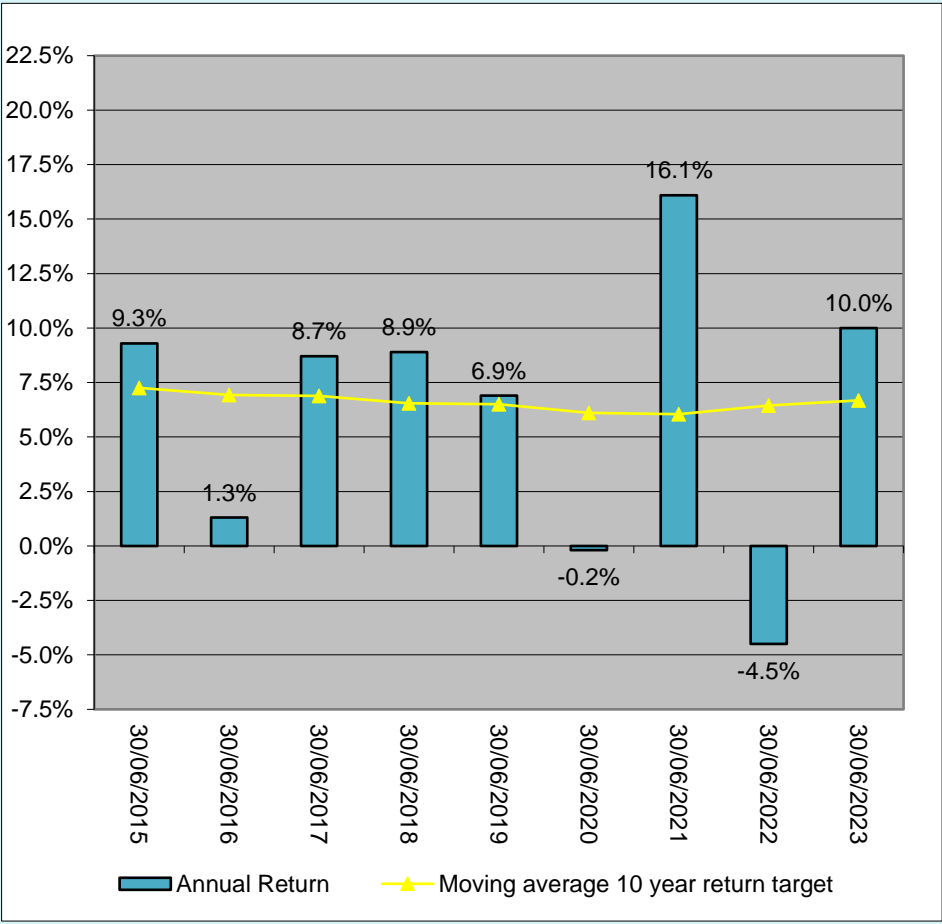


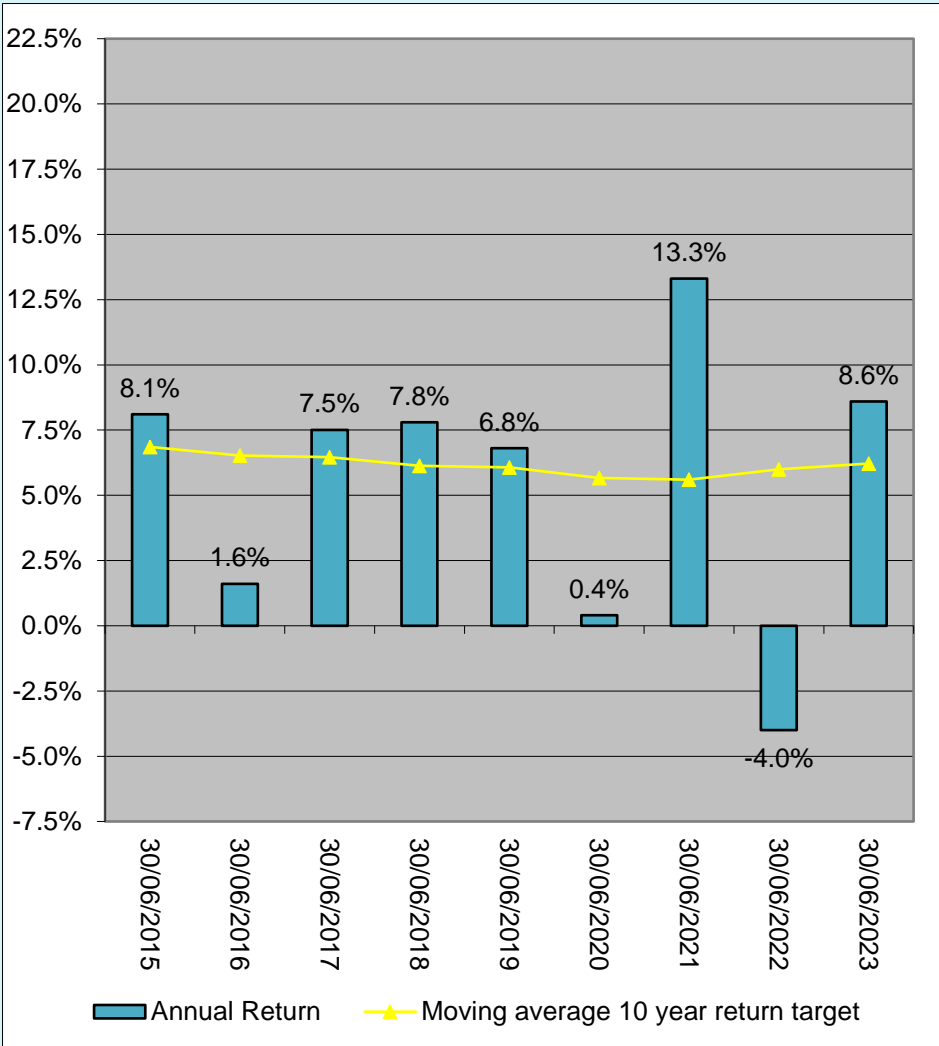
### PATH: BORN 1974 – 1978

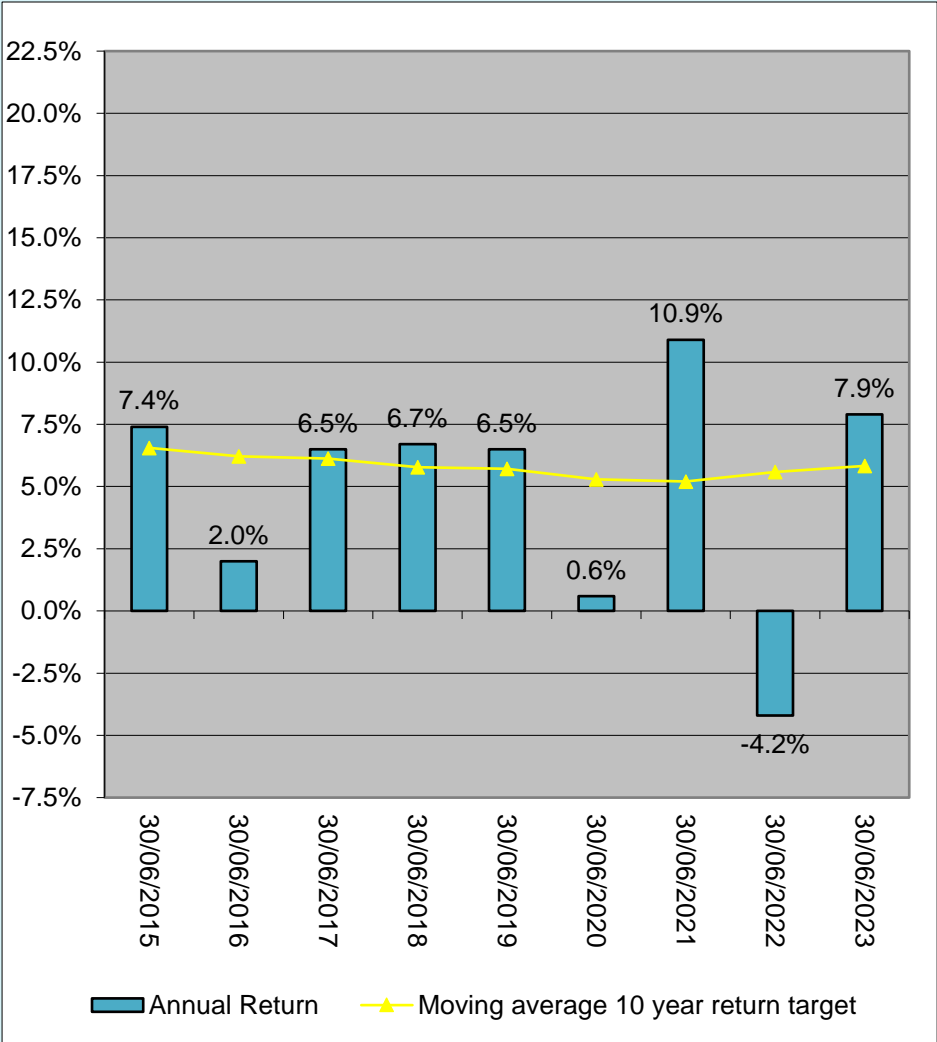
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<b>Level of investment risk</b>	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.																														
<b>Statement of fees and other costs</b>	\$370 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

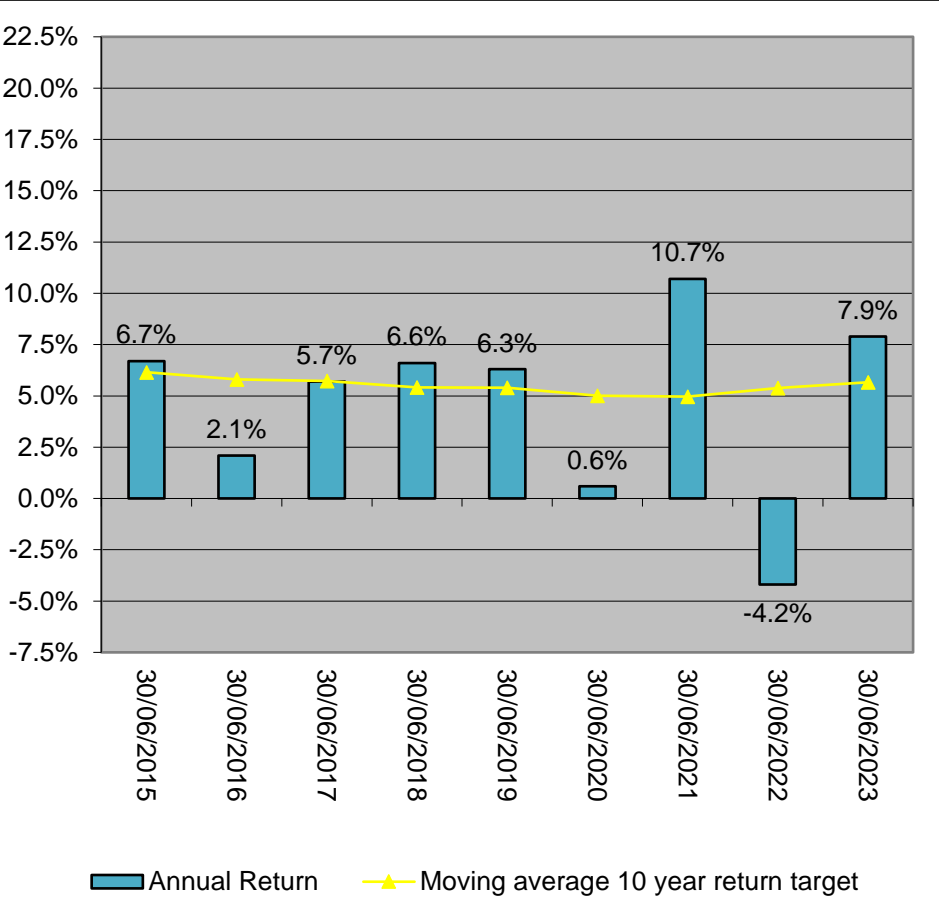
<b>PATH: BORN 1969 - 1973</b>																															
<b>Return target</b>	CPI + 4.2%. This is not a guarantee of future returns or performance. This is a prediction only.																														
<b>Return</b>	9 year average return of 7.2% as at 30 June 2023 (see Note 1)																														
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<b>Level of investment risk</b>	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.																														
<b>Statement of fees and other costs</b>	\$375 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

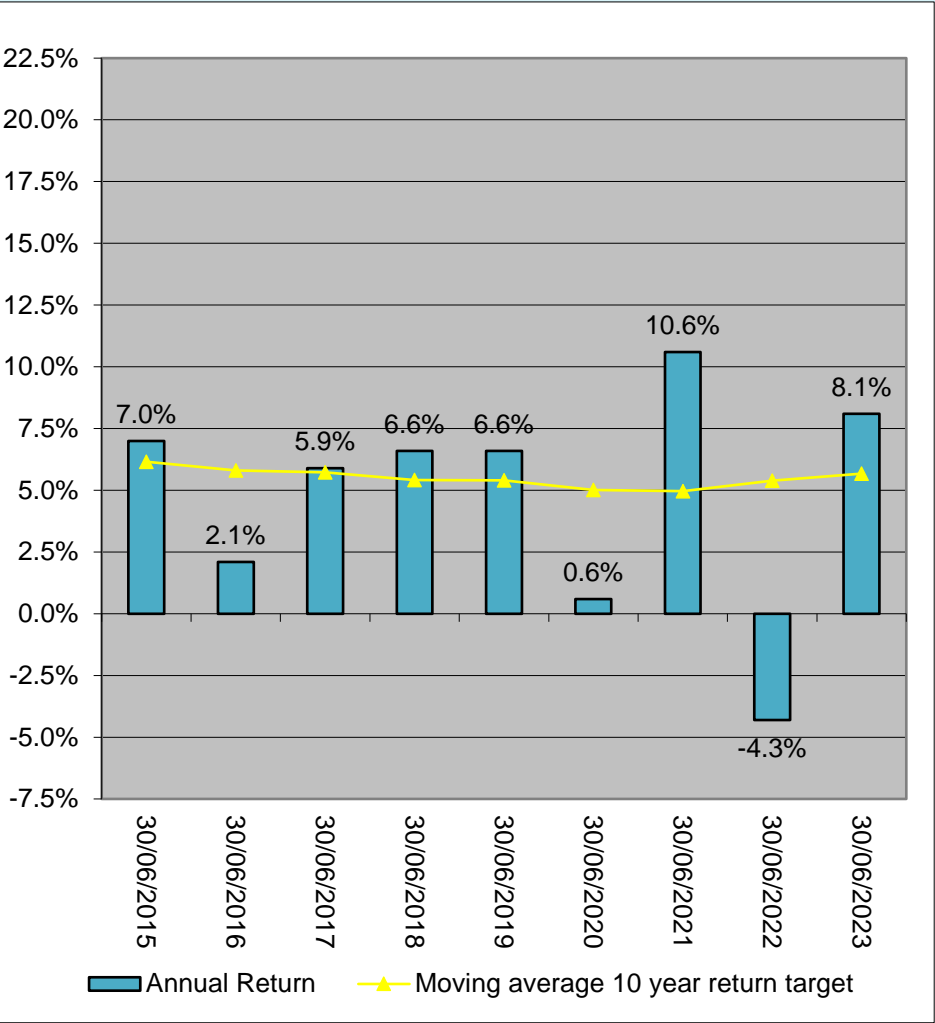
<b>PATH: BORN 1964 - 1968</b>																															
<b>Return target</b>	CPI + 3.8%. This is not a guarantee of future returns or performance. This is a prediction only.																														
<b>Return</b>	9 year average return of 6.9% as at 30 June 2023 (see Note 1)																														
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<b>Level of investment risk</b>	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.																														
<b>Statement of fees and other costs</b>	\$385 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

<b>PATH: BORN 1959 - 1963</b>																															
<b>Return target</b>	CPI + 3.3%. This is not a guarantee of future returns or performance. This is a prediction only.																														
<b>Return</b>	9 year average return of 6.1% as at 30 June 2023 (see Note 1)																														
<b>Comparison between return target and return</b> (see Note 1)	 <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <caption>Annual Return vs. Moving average 10 year return target</caption> <thead> <tr> <th>Date</th> <th>Annual Return (%)</th> <th>Moving average 10 year return target (%)</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>9.3%</td> <td>~7.2%</td> </tr> <tr> <td>30/06/2016</td> <td>1.3%</td> <td>~6.8%</td> </tr> <tr> <td>30/06/2017</td> <td>8.7%</td> <td>~6.8%</td> </tr> <tr> <td>30/06/2018</td> <td>8.9%</td> <td>~6.5%</td> </tr> <tr> <td>30/06/2019</td> <td>6.9%</td> <td>~6.2%</td> </tr> <tr> <td>30/06/2020</td> <td>-0.2%</td> <td>~5.8%</td> </tr> <tr> <td>30/06/2021</td> <td>16.1%</td> <td>~5.8%</td> </tr> <tr> <td>30/06/2022</td> <td>-4.5%</td> <td>~6.2%</td> </tr> <tr> <td>30/06/2023</td> <td>10.0%</td> <td>~6.5%</td> </tr> </tbody> </table> <p style="font-size: small; margin-top: 10px;"><b>Past performance is not a reliable indicator of future returns or performance.</b></p>	Date	Annual Return (%)	Moving average 10 year return target (%)	30/06/2015	9.3%	~7.2%	30/06/2016	1.3%	~6.8%	30/06/2017	8.7%	~6.8%	30/06/2018	8.9%	~6.5%	30/06/2019	6.9%	~6.2%	30/06/2020	-0.2%	~5.8%	30/06/2021	16.1%	~5.8%	30/06/2022	-4.5%	~6.2%	30/06/2023	10.0%	~6.5%
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<b>Level of investment risk</b>	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.																														
<b>Statement of fees and other costs</b>	\$390 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

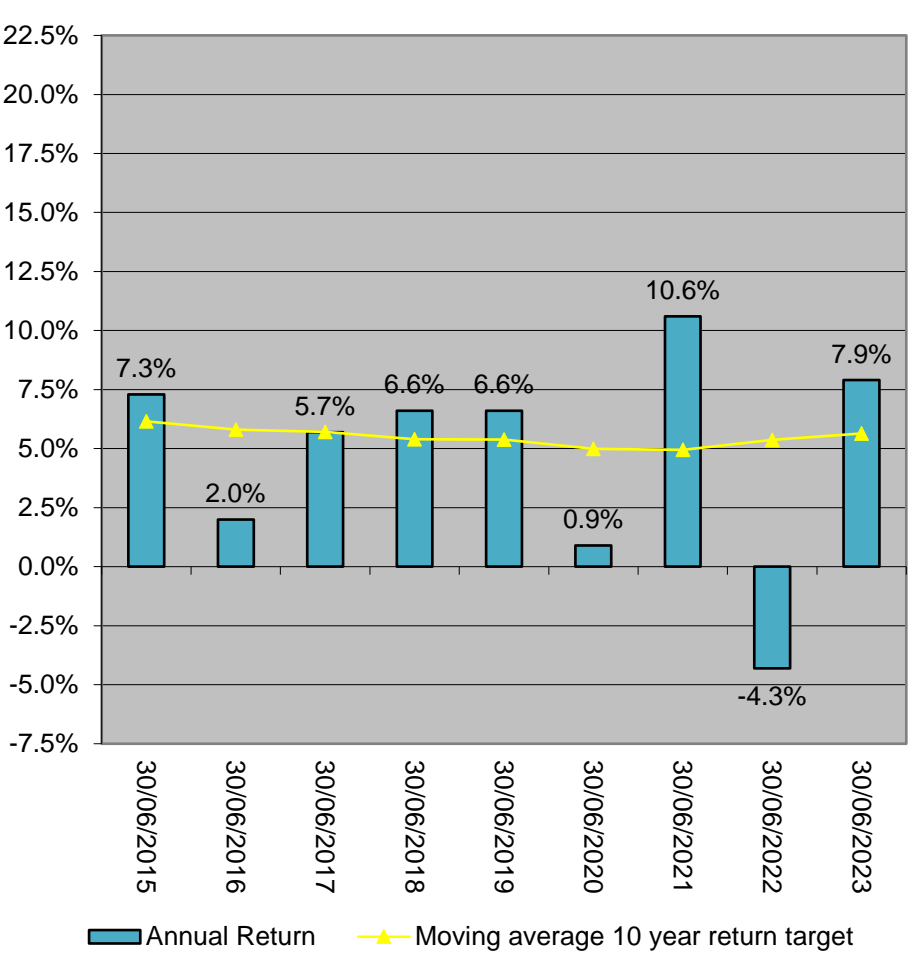
<b>PATH: BORN 1954 - 1958</b>																															
<b>Return target</b>	CPI + 2.9%. This is not a guarantee of future returns or performance. This is a prediction only.																														
<b>Return</b>	9 year average return of 5.4% as at 30 June 2023 (see Note 1)																														
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<b>Level of investment risk</b>	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.																														
<b>Statement of fees and other costs</b>	\$355 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

<b>PATH: BORN 1949 - 1953</b>																															
<b>Return target</b>	CPI + 2.8%. This is not a guarantee of future returns or performance. This is a prediction only.																														
<b>Return</b>	9 year average return of 4.8% as at 30 June 2023 (see Note 1)																														
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<b>Level of investment risk</b>	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.																														
<b>Statement of fees and other costs</b>	\$375 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

<b>PATH: BORN 1944 - 1948</b>																															
<b>Return target</b>	CPI + 2.8%. This is not a guarantee of future returns or performance. This is a prediction only.																														
<b>Return</b>	9 year average return of 4.6% as at 30 June 2023 (see Note 1)																														
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<b>Level of investment risk</b>	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.																														
<b>Statement of fees and other costs</b>	\$370 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

PATH: BORN 1939 - 1943																															
<b>Return target</b>	CPI + 2.8%. This is not a guarantee of future returns or performance. This is a prediction only.																														
<b>Return</b>	9 year average return of 4.7% as at 30 June 2023 (see Note 1)																														
<b>Comparison between return target and return</b> (see Note 1)	 <table border="1" style="margin-top: 10px;"> <caption>Data for Comparison between return target and return</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>7.0%</td> <td>~6.0%</td> </tr> <tr> <td>30/06/2016</td> <td>2.1%</td> <td>~5.5%</td> </tr> <tr> <td>30/06/2017</td> <td>5.9%</td> <td>~5.2%</td> </tr> <tr> <td>30/06/2018</td> <td>6.6%</td> <td>~5.0%</td> </tr> <tr> <td>30/06/2019</td> <td>6.6%</td> <td>~4.8%</td> </tr> <tr> <td>30/06/2020</td> <td>0.6%</td> <td>~4.5%</td> </tr> <tr> <td>30/06/2021</td> <td>10.6%</td> <td>~4.8%</td> </tr> <tr> <td>30/06/2022</td> <td>-4.3%</td> <td>~5.2%</td> </tr> <tr> <td>30/06/2023</td> <td>8.1%</td> <td>~5.5%</td> </tr> </tbody> </table> <p style="font-size: small; margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return	Moving average 10 year return target	30/06/2015	7.0%	~6.0%	30/06/2016	2.1%	~5.5%	30/06/2017	5.9%	~5.2%	30/06/2018	6.6%	~5.0%	30/06/2019	6.6%	~4.8%	30/06/2020	0.6%	~4.5%	30/06/2021	10.6%	~4.8%	30/06/2022	-4.3%	~5.2%	30/06/2023	8.1%	~5.5%
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<b>Level of investment risk</b>	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.																														
<b>Statement of fees and other costs</b>	\$375 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														



<b>PATH: BORN 1934 - 1938</b>																															
<b>Return target</b>	CPI + 2.8%. This is not a guarantee of future returns or performance. This is a prediction only.																														
<b>Return</b>	9 year average return of 4.7% as at 30 June 2023 (see Note 1)																														
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<b>Level of investment risk</b>	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.																														
<b>Statement of fees and other costs</b>	\$365 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

<b>PATH: BORN 1929 - 1933</b>																															
<b>Return target</b>	CPI + 2.8%. This is not a guarantee of future returns or performance. This is a prediction only.																														
<b>Return</b>	9 year average return of 4.6% as at 30 June 2023 (see Note 1)																														
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<b>Level of investment risk</b>	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.																														
<b>Statement of fees and other costs</b>	\$350 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

<b>PATH: BORN PRIOR TO 1929</b>																															
<b>Return target</b>	CPI + 2.8%. This is not a guarantee of future returns or performance. This is a prediction only.																														
<b>Return</b>	9 year average return of 4.5% as at 30 June 2023 (see Note 1)																														
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<b>Level of investment risk</b>	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.																														
<b>Statement of fees and other costs</b>	\$390 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

## NOTES

1. The 10 year average return is not available as at 30 June 2023, as this Mercer SmartPath® Path commenced on 1 December 2013.
2. The 10 year average return is not available as at 30 June 2023, as this Mercer SmartPath® Path commenced during February 2019.
3. 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.