



MERCER SUPER TRUST PRODUCT DASHBOARD

17 APRIL 2024

Mercer SmartPath® Generic MySuper Product for the Mercer Super Trust

This Product Dashboard (PD) is for the Mercer SmartPath® investment option, the default investment option and generic MySuper product for the Mercer Super Trust.

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

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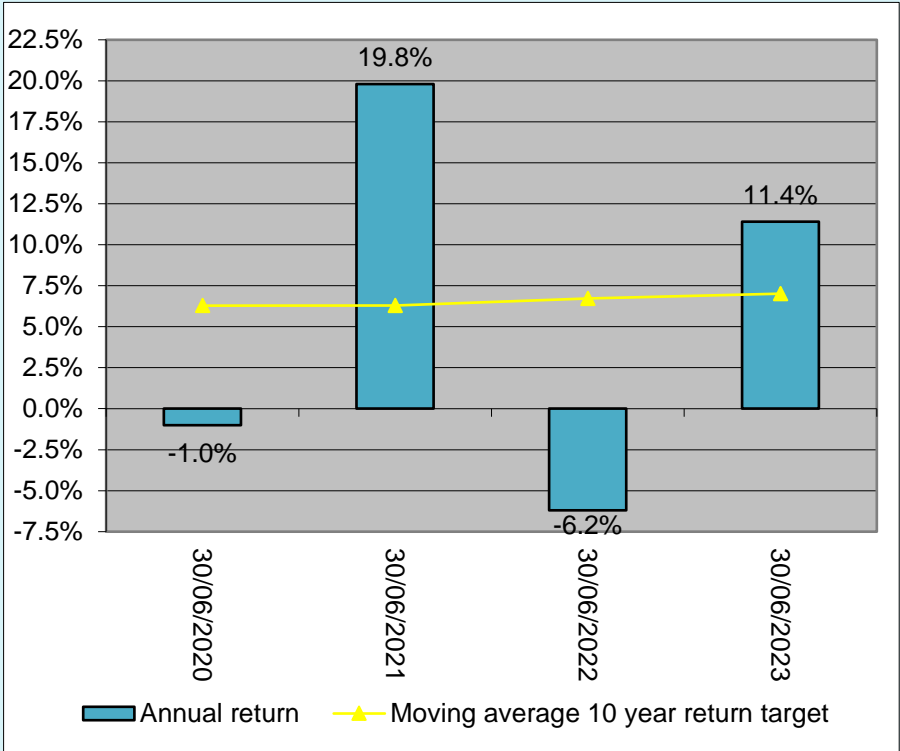
MERCER SMARTPATH[®] INVESTMENT OPTION

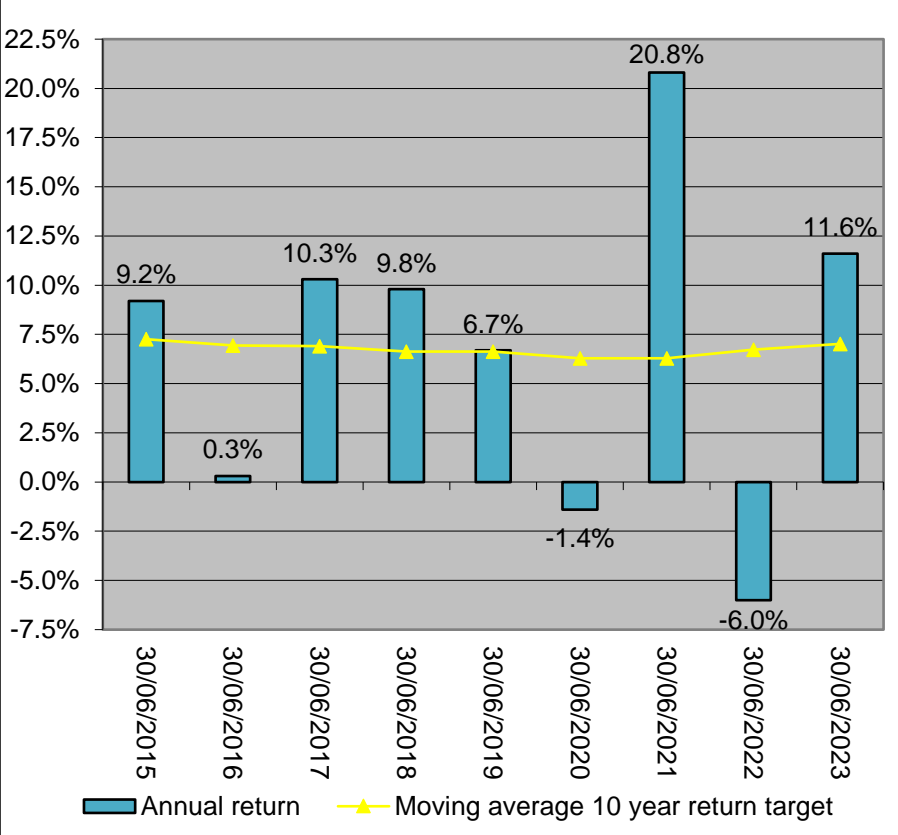
PATH: BORN 2014 - 2018

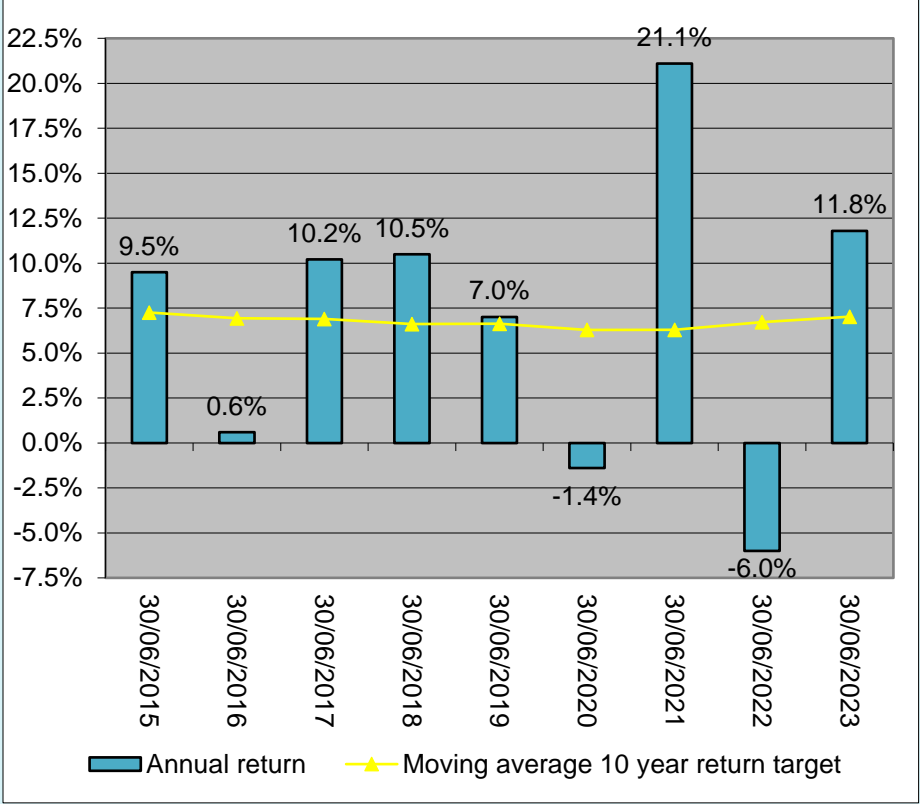
Return target	CPI + 4.1%. This is not a guarantee of future returns or performance. This is a prediction only.
Return	Not available (see Note 4)
Comparison between return target and return	Not available (see Note 4)
Level of investment risk	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.
Statement of fees and other costs	\$415 p.a. (see Note 3)

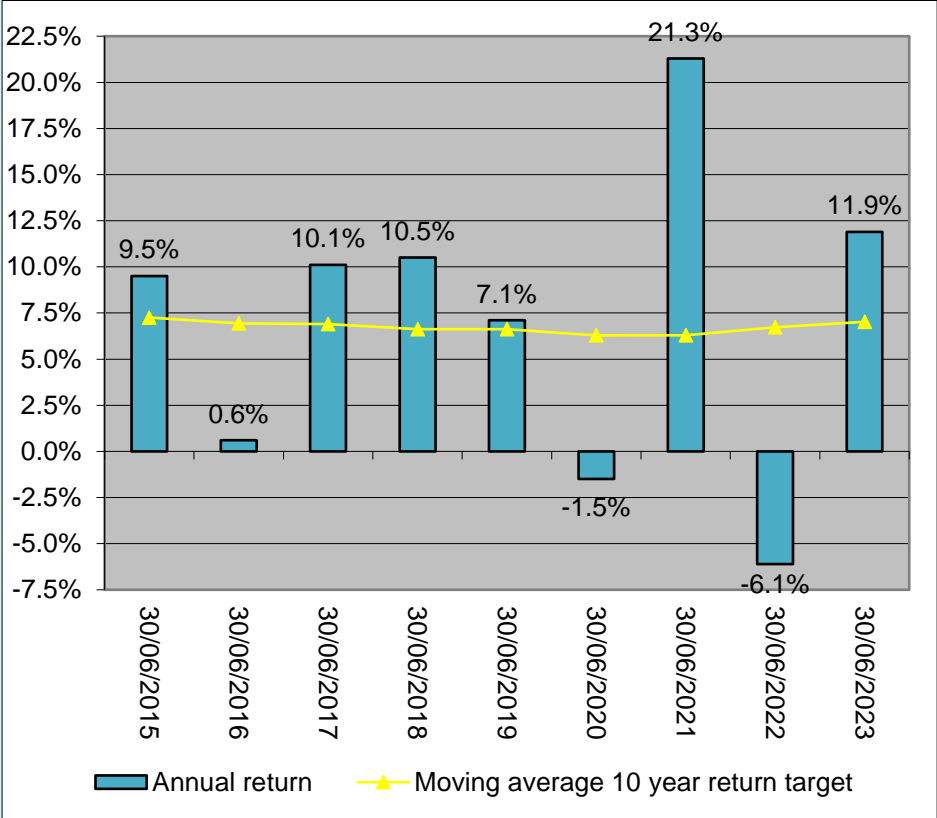
PATH: BORN 2009 – 2013

Return target	CPI + 4.1%. This is not a guarantee of future returns or performance. This is a prediction only.
Return	Not available (see Note 4)
Comparison between return target and return	Not available (see Note 4)
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 3)

PATH: BORN 2004 - 2008																
Return target	CPI + 4.1%. This is not a guarantee of future returns or performance. This is a prediction only.															
Return	4 year average return of 5.5% as at 30 June 2023 (see Note 2)															
Comparison between return target and return (see Note 2)	 <table border="1" style="margin-top: 10px;"> <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>30/06/2020</td> <td>-1.0%</td> <td>5.5%</td> </tr> <tr> <td>30/06/2021</td> <td>19.8%</td> <td>5.5%</td> </tr> <tr> <td>30/06/2022</td> <td>-6.2%</td> <td>5.5%</td> </tr> <tr> <td>30/06/2023</td> <td>11.4%</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	30/06/2020	-1.0%	5.5%	30/06/2021	19.8%	5.5%	30/06/2022	-6.2%	5.5%	30/06/2023	11.4%	5.5%
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PATH: BORN 1999 - 2003																															
Return target	CPI + 4.1%. 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	\$405 p.a. (see Note 3)																														

PATH: BORN 1994 - 1998																															
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Statement of fees and other costs	\$400 p.a. (see Note 3)																														

PATH: BORN 1989 - 1993																															
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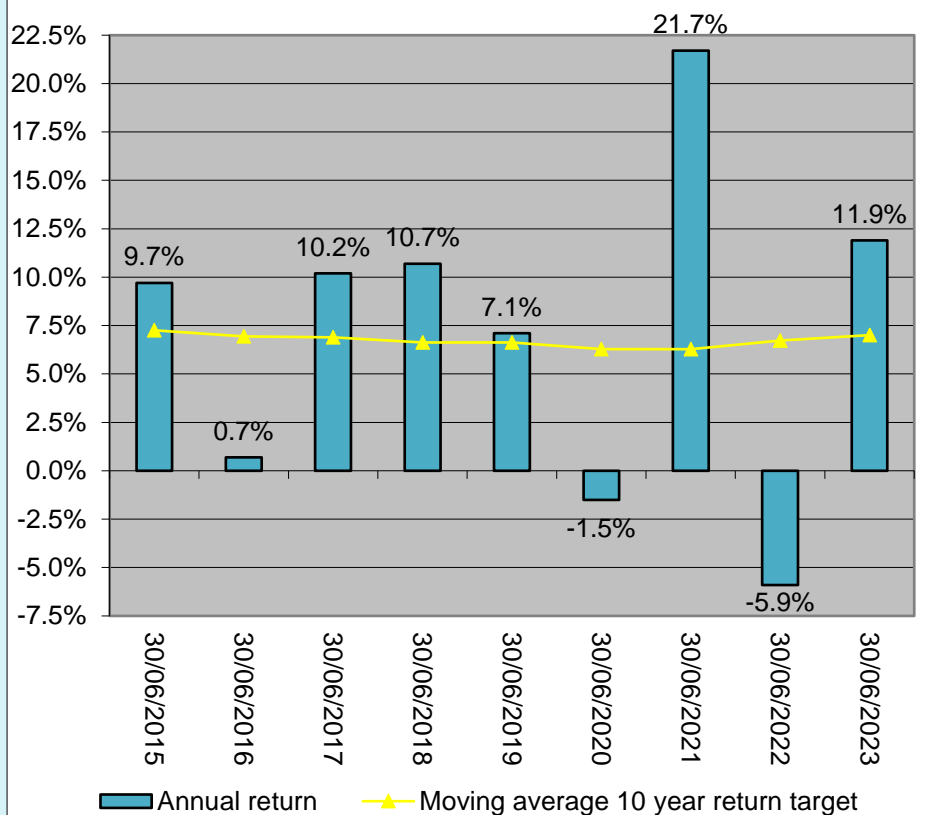
PATH: BORN 1984 - 1988																															
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PATH: BORN 1979 - 1983

Return target CPI + 4.1%. This is not a guarantee of future returns or performance. This is a prediction only.

Return 9 year average return of 6.9% as at 30 June 2023 (see Note 1)

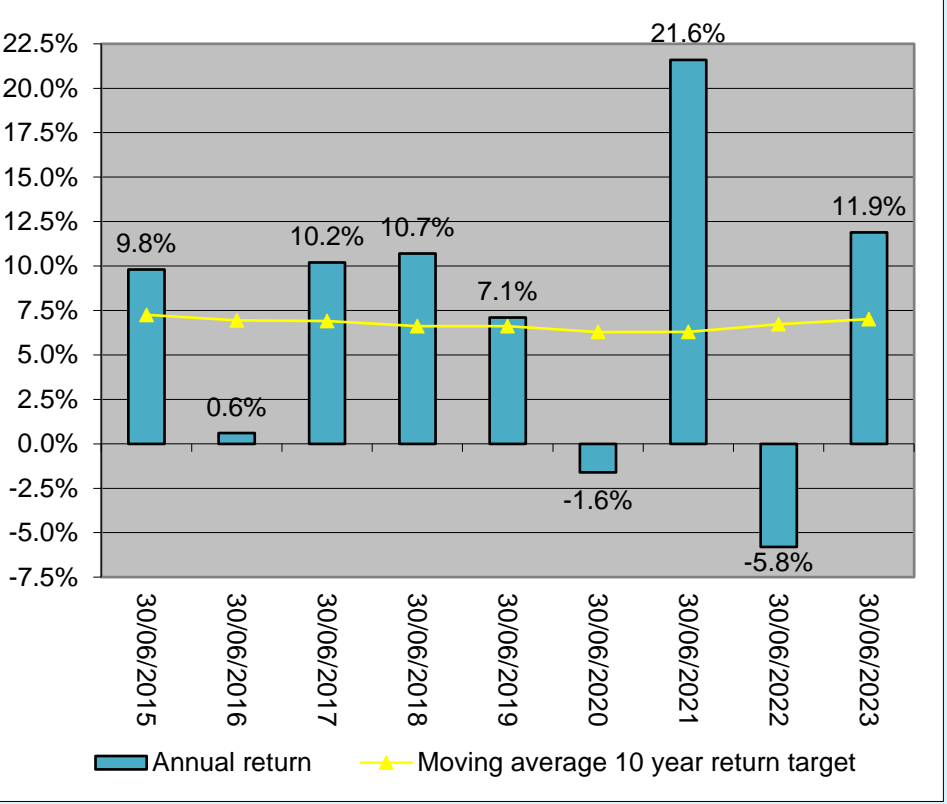
Comparison between return target and return (see Note 1)

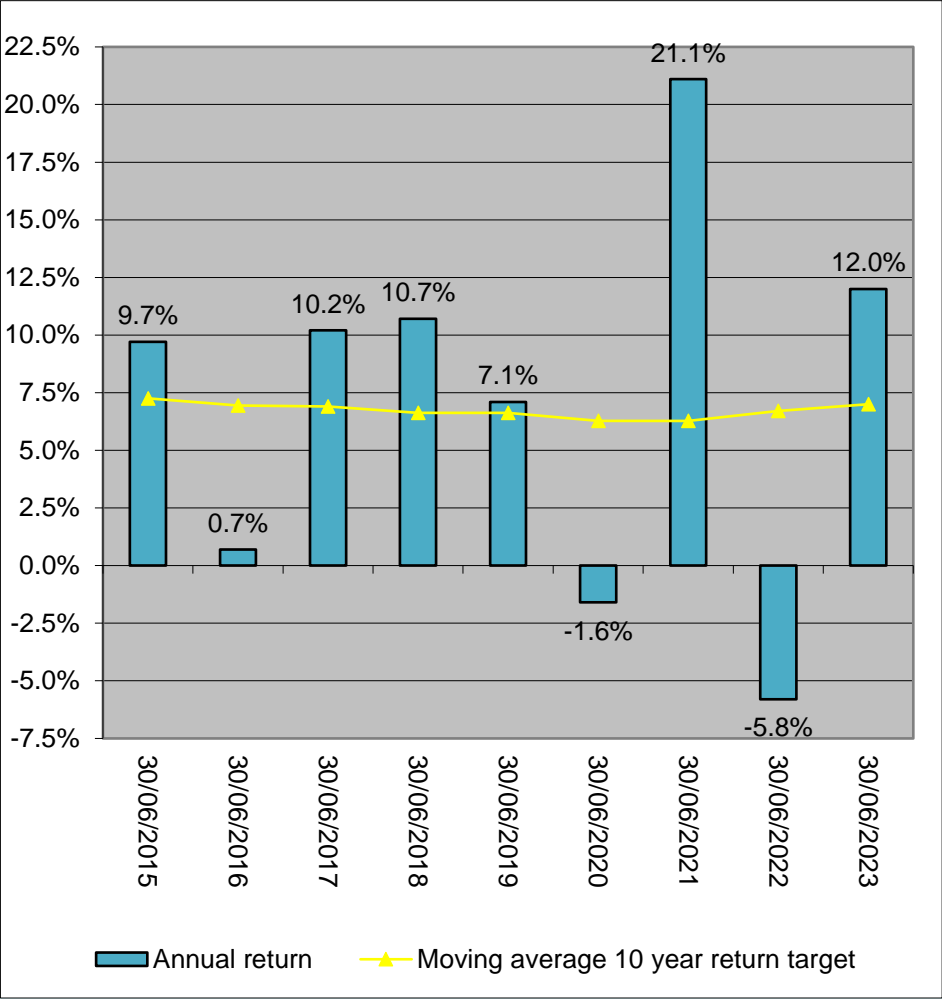


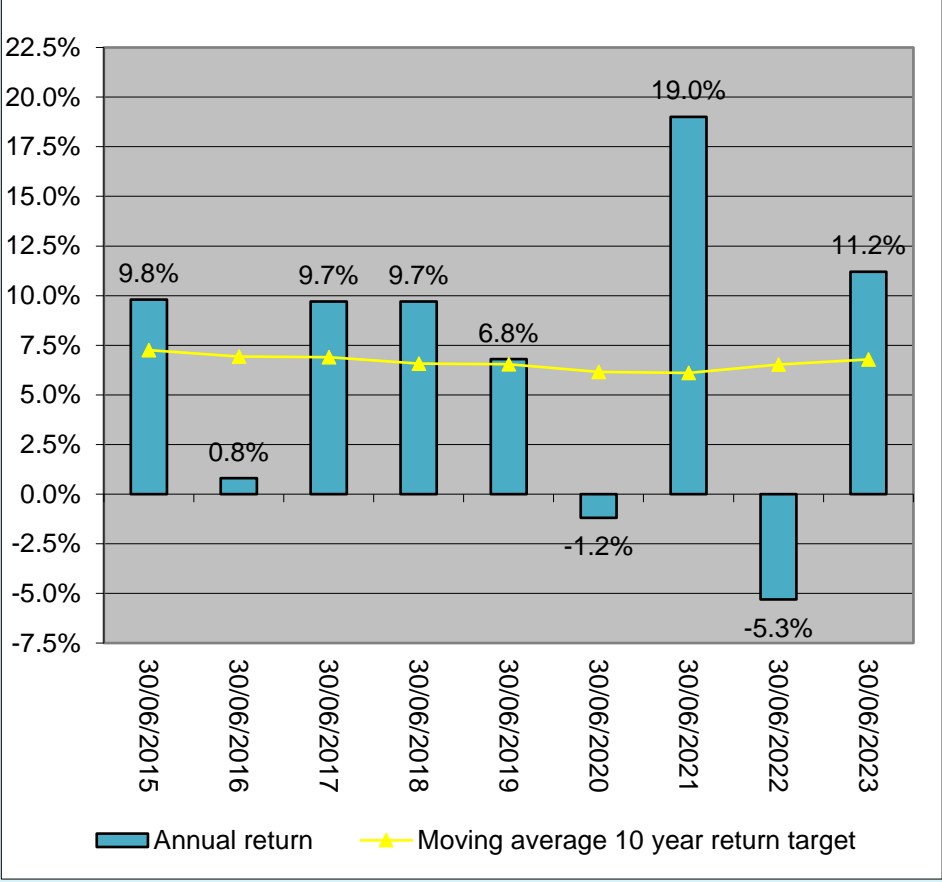
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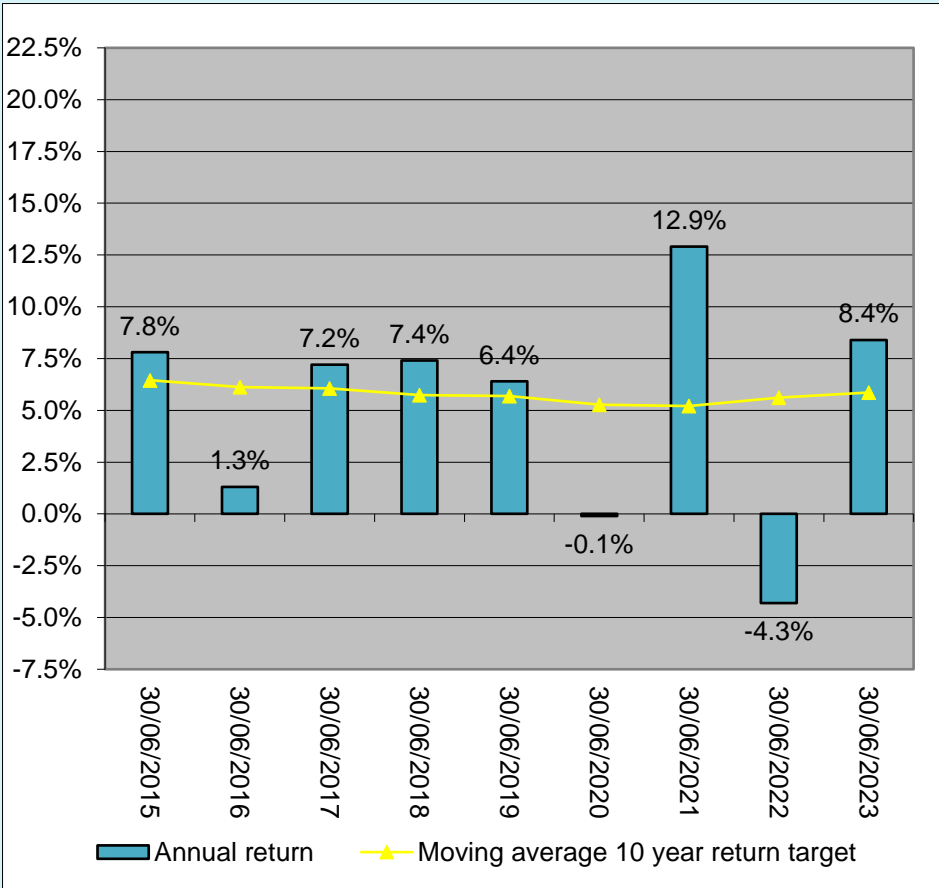
Statement of fees and other costs \$405 p.a. (see Note 3)

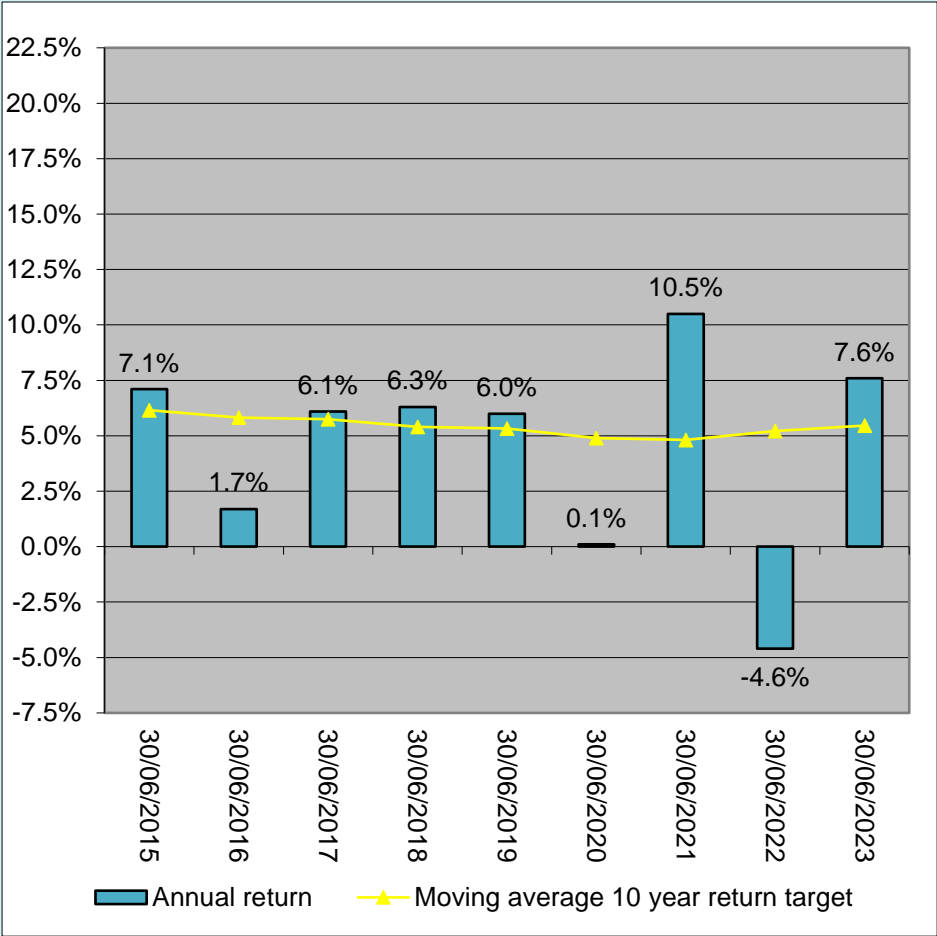
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Statement of fees and other costs	\$410 p.a. (see Note 3)																														

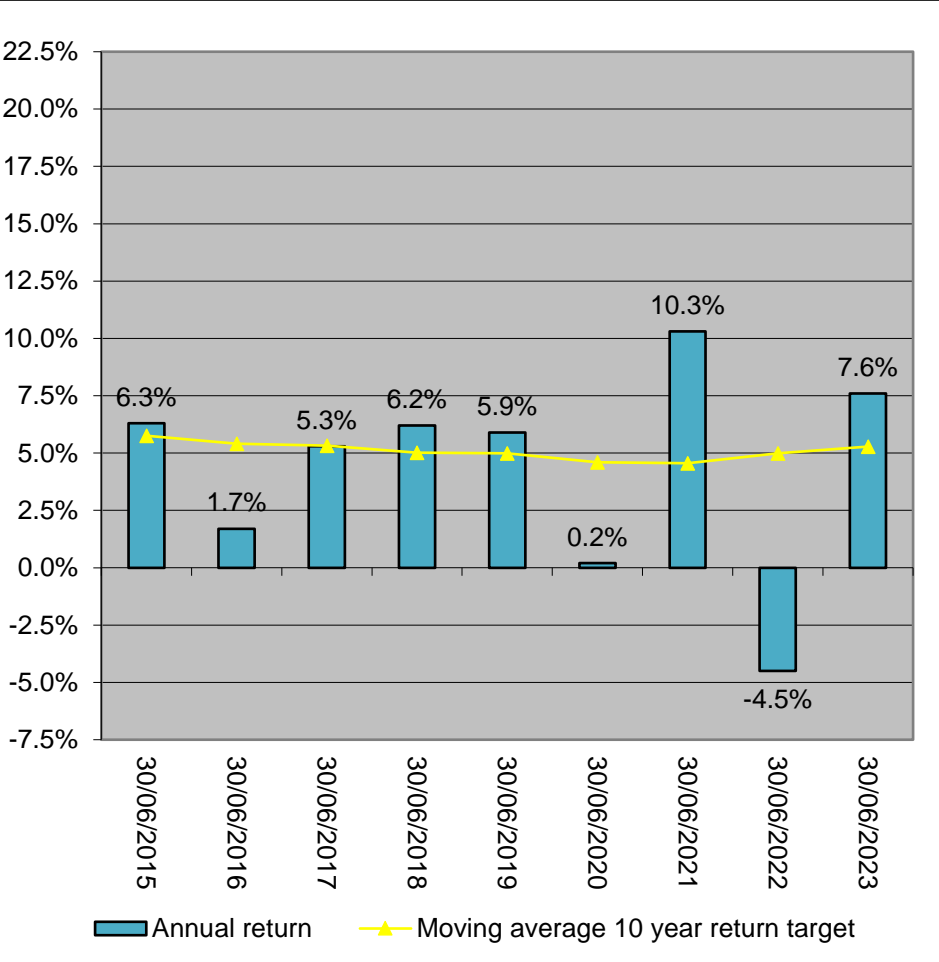
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Level of investment risk	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.																														
Statement of fees and other costs	\$415 p.a. (see Note 3)																														

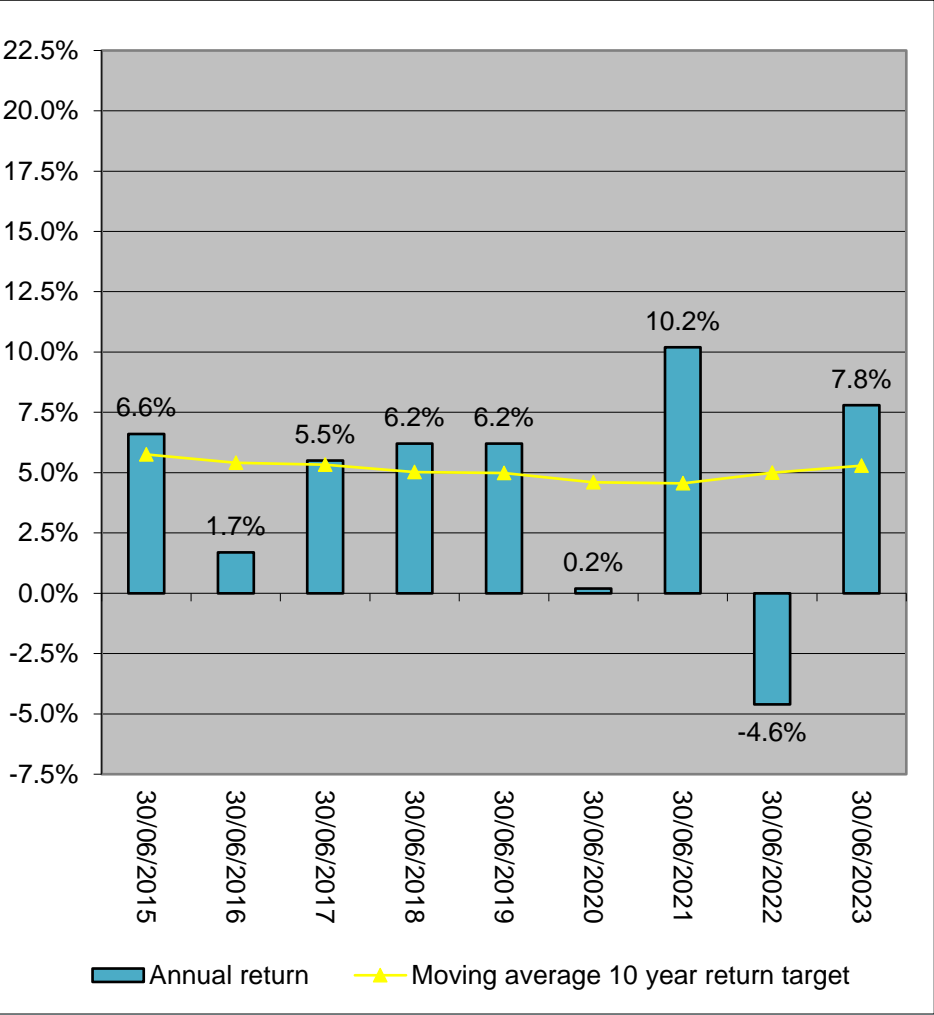
PATH: BORN 1964 - 1968																															
Return target	CPI + 3.7%. This is not a guarantee of future returns or performance. This is a prediction only.																														
Return	9 year average return of 6.5% as at 30 June 2023 (see Note 1)																														
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Level 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	\$425 p.a. (see Note 3)																														

PATH: BORN 1959 – 1963																															
Return target	CPI + 3.3%. This is not a guarantee of future returns or performance. This is a prediction only.																														
Return	9 year average return of 5.8% as at 30 June 2023 (see Note 1)																														
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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 3)																														

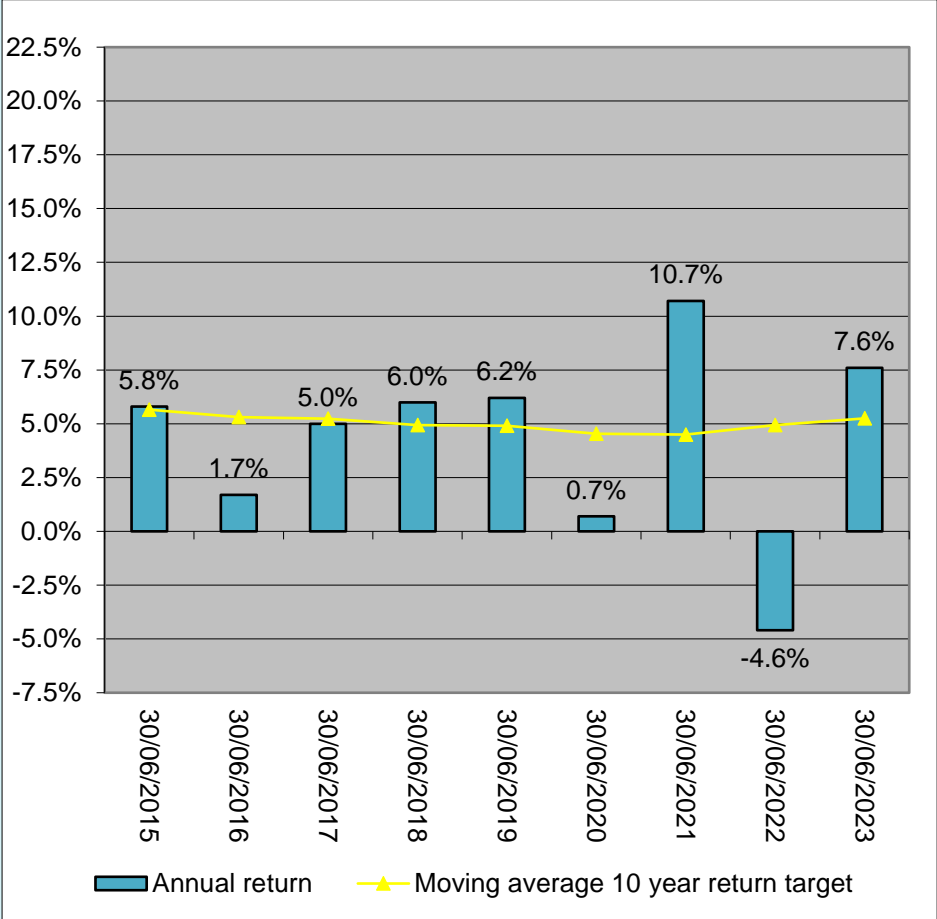
PATH: BORN 1954 - 1958																															
Return target	CPI + 2.8%. This is not a guarantee of future returns or performance. This is a prediction only.																														
Return	9 year average return of 5.1% as at 30 June 2023 (see Note 1)																														
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	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	\$395 p.a. (see Note 3)																														

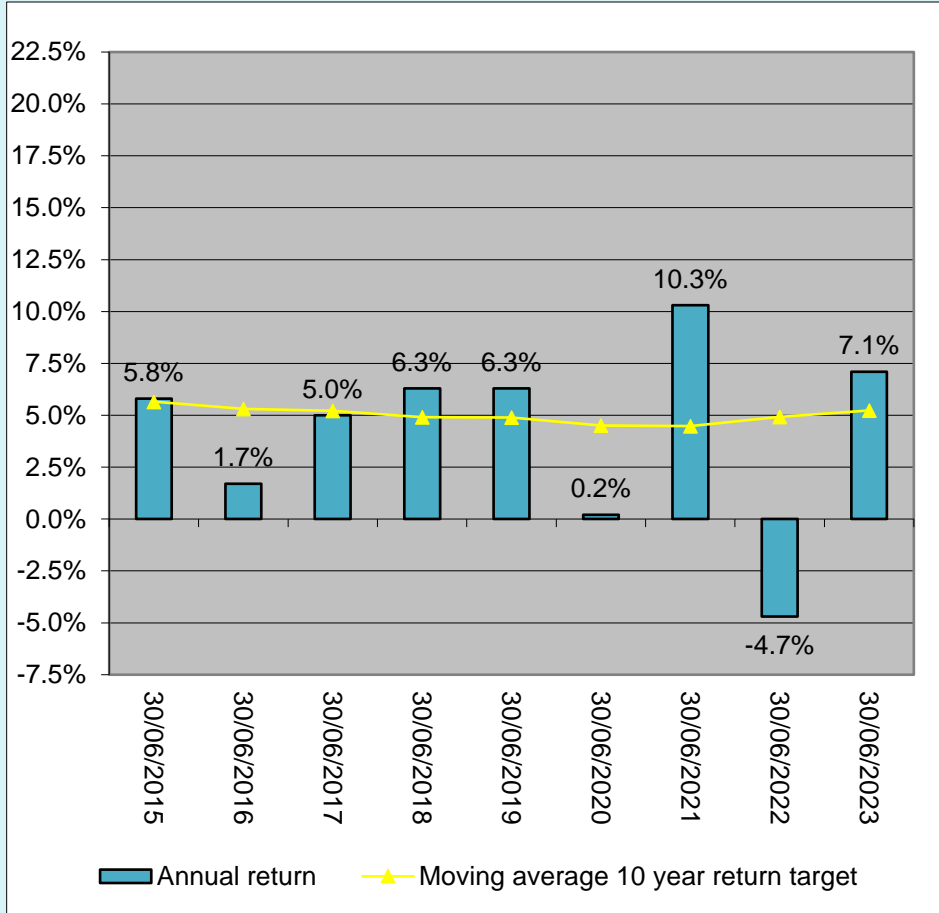
PATH: BORN 1949 - 1953																															
Return target	CPI + 2.7%. This is not a guarantee of future returns or performance. This is a prediction only.																														
Return	9 year average return of 4.4% as at 30 June 2023 (see Note 1)																														
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Level 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	\$415 p.a. (see Note 3)																														

PATH: BORN 1944 - 1948																															
Return target	CPI + 2.7%. This is not a guarantee of future returns or performance. This is a prediction only.																														
Return	9 year average return of 4.2% as at 30 June 2023 (see Note 1)																														
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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 3)																														

PATH: BORN 1939 - 1943																															
Return target	CPI + 2.7%. This is not a guarantee of future returns or performance. This is a prediction only.																														
Return	9 year average return of 4.3% as at 30 June 2023 (see Note 1)																														
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Statement of fees and other costs	\$415 p.a. (see Note 3)																														

PATH: BORN 1934 - 1938																															
Return target	CPI + 2.7%. This is not a guarantee of future returns or performance. This is a prediction only.																														
Return	9 year average return of 4.3% as at 30 June 2023 (see Note 1)																														
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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 3)																														

PATH: BORN 1929 - 1933																															
Return target	CPI + 2.7%. This is not a guarantee of future returns or performance. This is a prediction only.																														
Return	9 year average return of 4.3% as at 30 June 2023 (see Note 1)																														
Comparison between return target and return (see Note 1)	 <table border="1"> <caption>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>5.8%</td> <td>5.8%</td> </tr> <tr> <td>30/06/2016</td> <td>1.7%</td> <td>5.2%</td> </tr> <tr> <td>30/06/2017</td> <td>5.0%</td> <td>5.0%</td> </tr> <tr> <td>30/06/2018</td> <td>6.0%</td> <td>5.0%</td> </tr> <tr> <td>30/06/2019</td> <td>6.2%</td> <td>4.8%</td> </tr> <tr> <td>30/06/2020</td> <td>0.7%</td> <td>4.5%</td> </tr> <tr> <td>30/06/2021</td> <td>10.7%</td> <td>4.5%</td> </tr> <tr> <td>30/06/2022</td> <td>-4.6%</td> <td>4.8%</td> </tr> <tr> <td>30/06/2023</td> <td>7.6%</td> <td>5.0%</td> </tr> </tbody> </table>	Date	Annual return	Moving average 10 year return target	30/06/2015	5.8%	5.8%	30/06/2016	1.7%	5.2%	30/06/2017	5.0%	5.0%	30/06/2018	6.0%	5.0%	30/06/2019	6.2%	4.8%	30/06/2020	0.7%	4.5%	30/06/2021	10.7%	4.5%	30/06/2022	-4.6%	4.8%	30/06/2023	7.6%	5.0%
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	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	\$390 p.a. (see Note 3)																														

PATH: BORN PRIOR TO 1929																															
Return target	CPI + 2.7%. This is not a guarantee of future returns or performance. This is a prediction only.																														
Return	9 year average return of 4.1% as at 30 June 2023 (see Note 1)																														
Comparison between return target and return (see Note 1)	 <table border="1" style="margin-top: 10px; width: 100%; 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>30/06/2015</td> <td>5.8%</td> <td>5.8%</td> </tr> <tr> <td>30/06/2016</td> <td>1.7%</td> <td>5.0%</td> </tr> <tr> <td>30/06/2017</td> <td>5.0%</td> <td>5.0%</td> </tr> <tr> <td>30/06/2018</td> <td>6.3%</td> <td>4.8%</td> </tr> <tr> <td>30/06/2019</td> <td>6.3%</td> <td>4.8%</td> </tr> <tr> <td>30/06/2020</td> <td>0.2%</td> <td>4.5%</td> </tr> <tr> <td>30/06/2021</td> <td>10.3%</td> <td>4.5%</td> </tr> <tr> <td>30/06/2022</td> <td>-4.7%</td> <td>4.8%</td> </tr> <tr> <td>30/06/2023</td> <td>7.1%</td> <td>5.0%</td> </tr> </tbody> </table> <p style="margin-top: 10px; font-weight: bold;">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	5.8%	5.8%	30/06/2016	1.7%	5.0%	30/06/2017	5.0%	5.0%	30/06/2018	6.3%	4.8%	30/06/2019	6.3%	4.8%	30/06/2020	0.2%	4.5%	30/06/2021	10.3%	4.5%	30/06/2022	-4.7%	4.8%	30/06/2023	7.1%	5.0%
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Statement of fees and other costs	\$430 p.a. (see Note 3)																														

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. 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.
4. 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.