



MERCER SUPER TRUST PRODUCT DASHBOARD

17 APRIL 2024

Mercer Tailored (CRG) MySuper MySuper Product for Mercer Tailored Super – myChoice

This Product Dashboard (PD) is for Mercer Tailored (CRG) MySuper, the MySuper product for Mercer Tailored Super – myChoice (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. 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

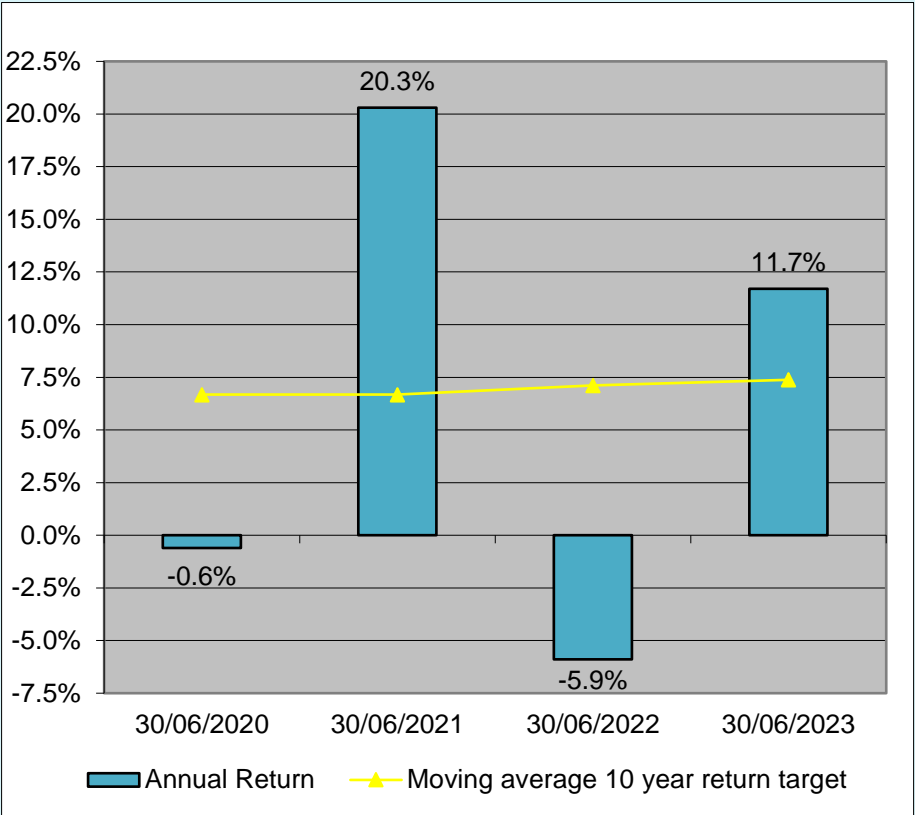
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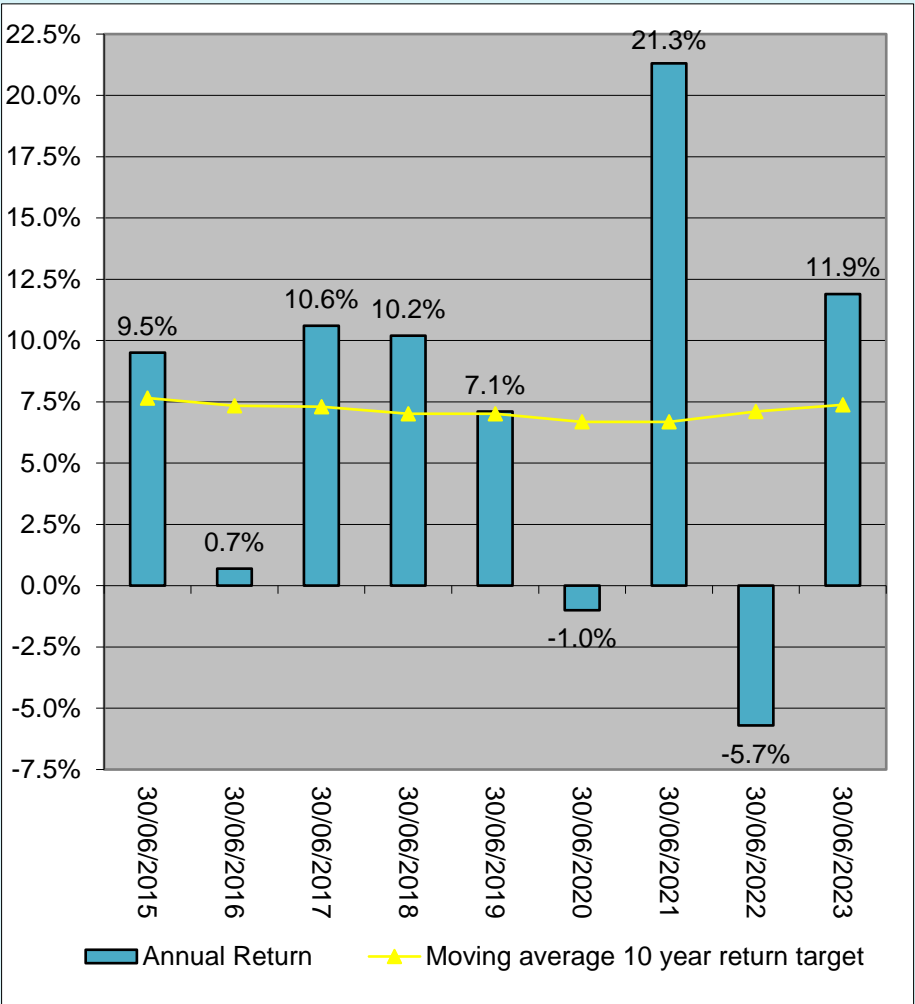


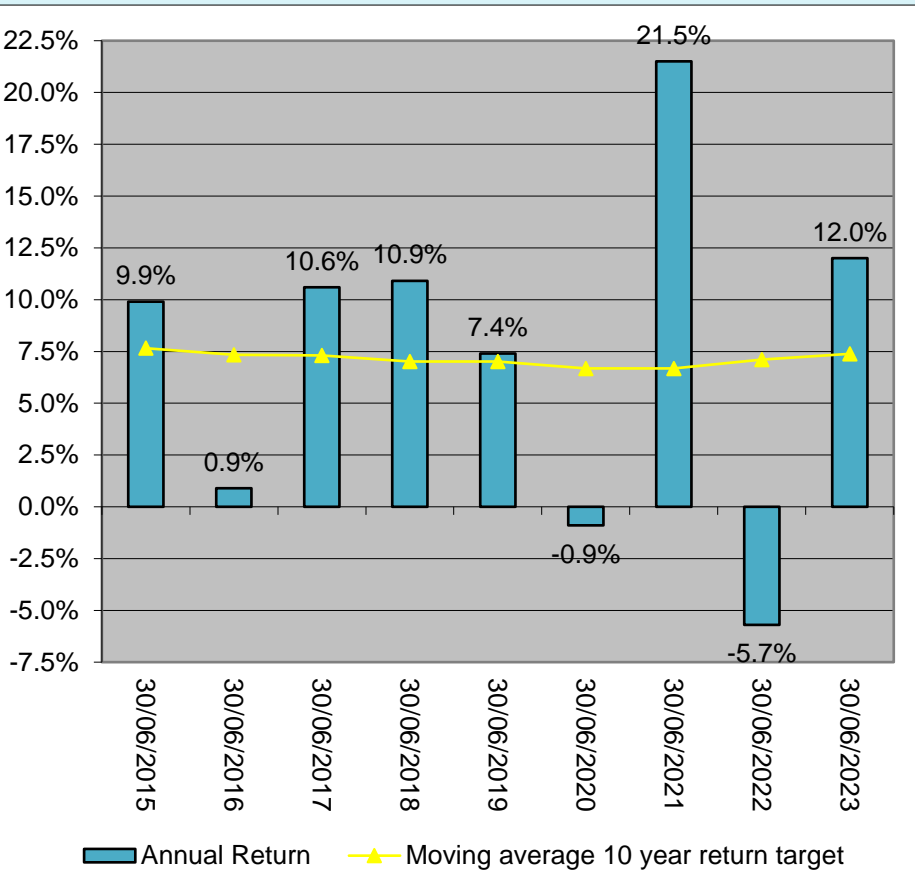
MERCER SMARTPATH® INVESTMENT OPTION

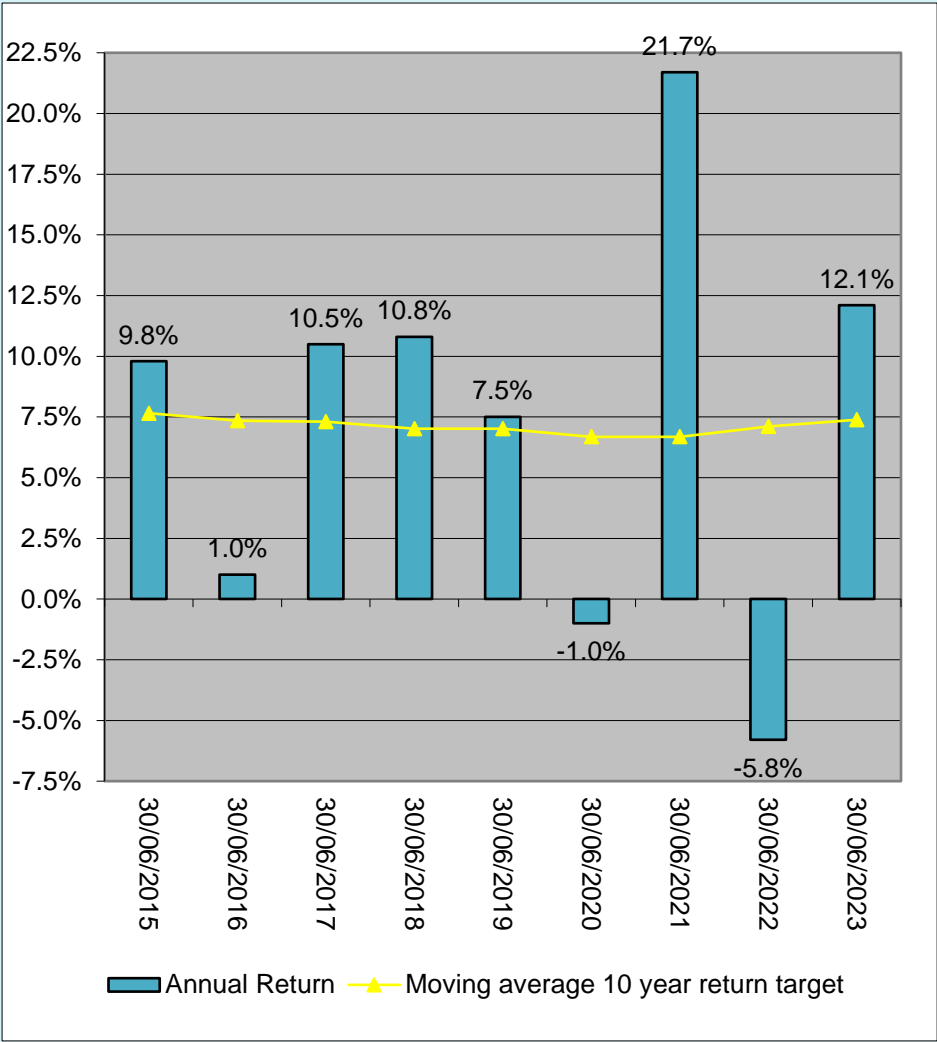
PATH: BORN 2014 - 2018	
Return target	CPI + 4.1%. This is not a guarantee of future returns or performance. This is a prediction only.
Return	Not available (see Note 3)
Comparison between return target and return	Not available (see Note 3)
Level of investment risk	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.
Statement of fees and other costs	\$390 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

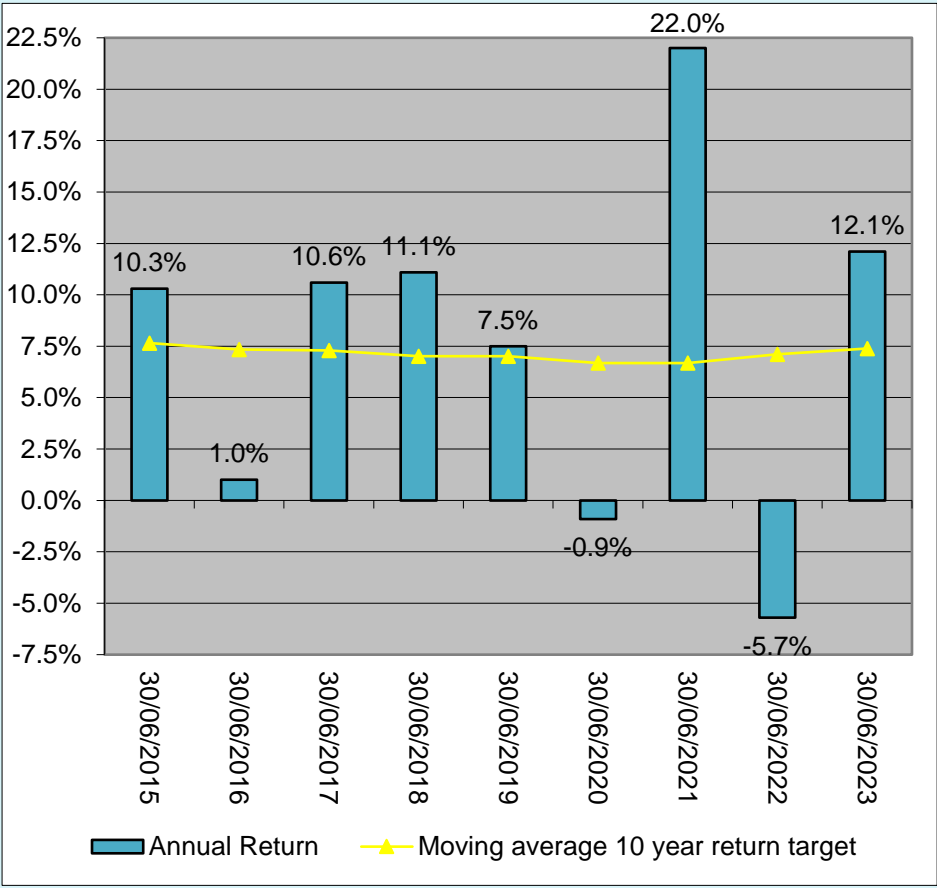
PATH: BORN 2009 - 2013	
Return target	CPI + 4.1%. This is not a guarantee of future returns or performance. This is a prediction only.
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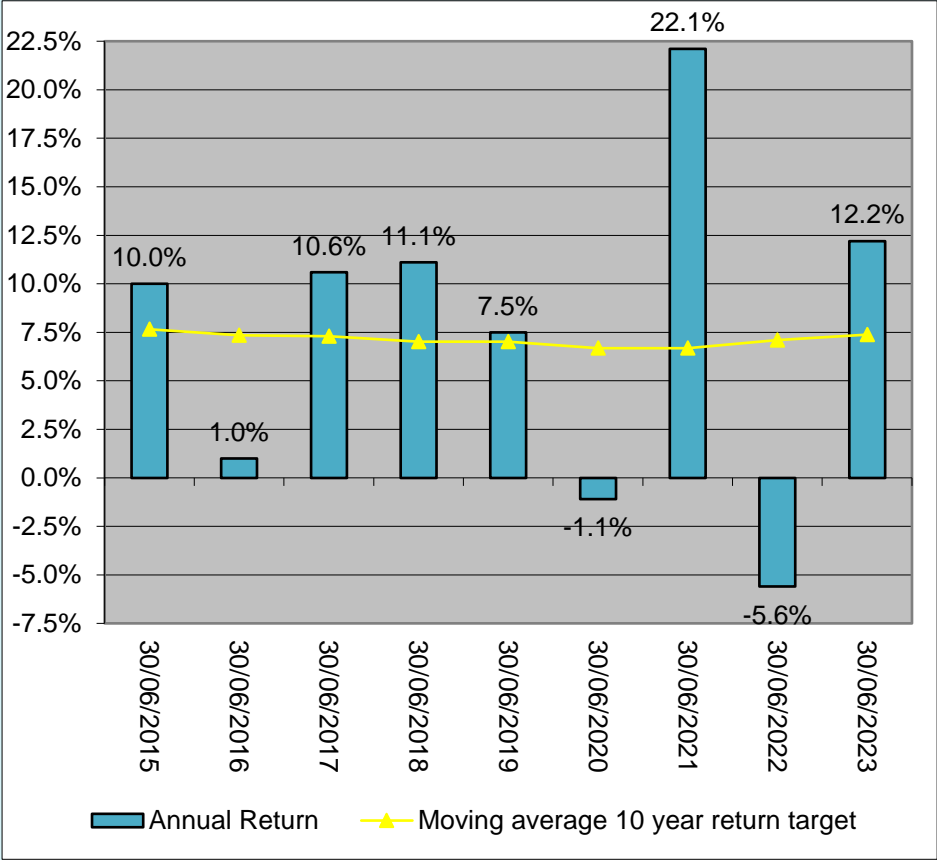
PATH: BORN 2004 – 2008																
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Return	4 year average return of 5.9% as at 30 June 2023 (see Note 2)															
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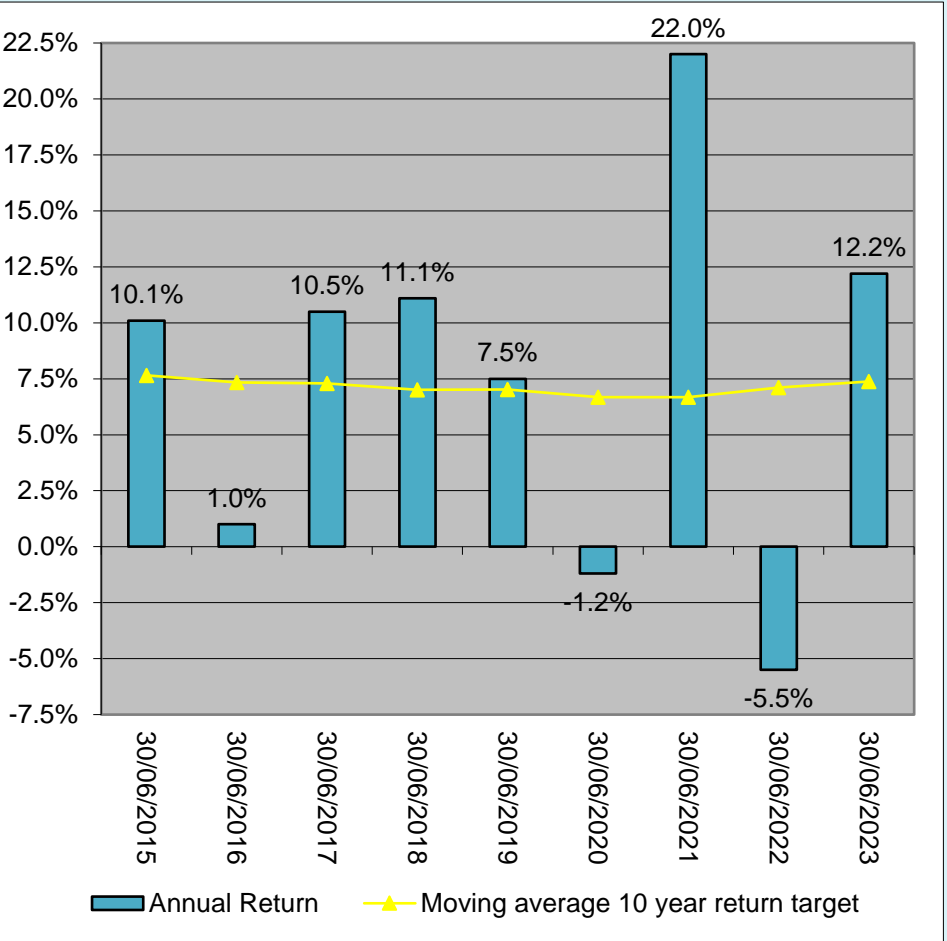
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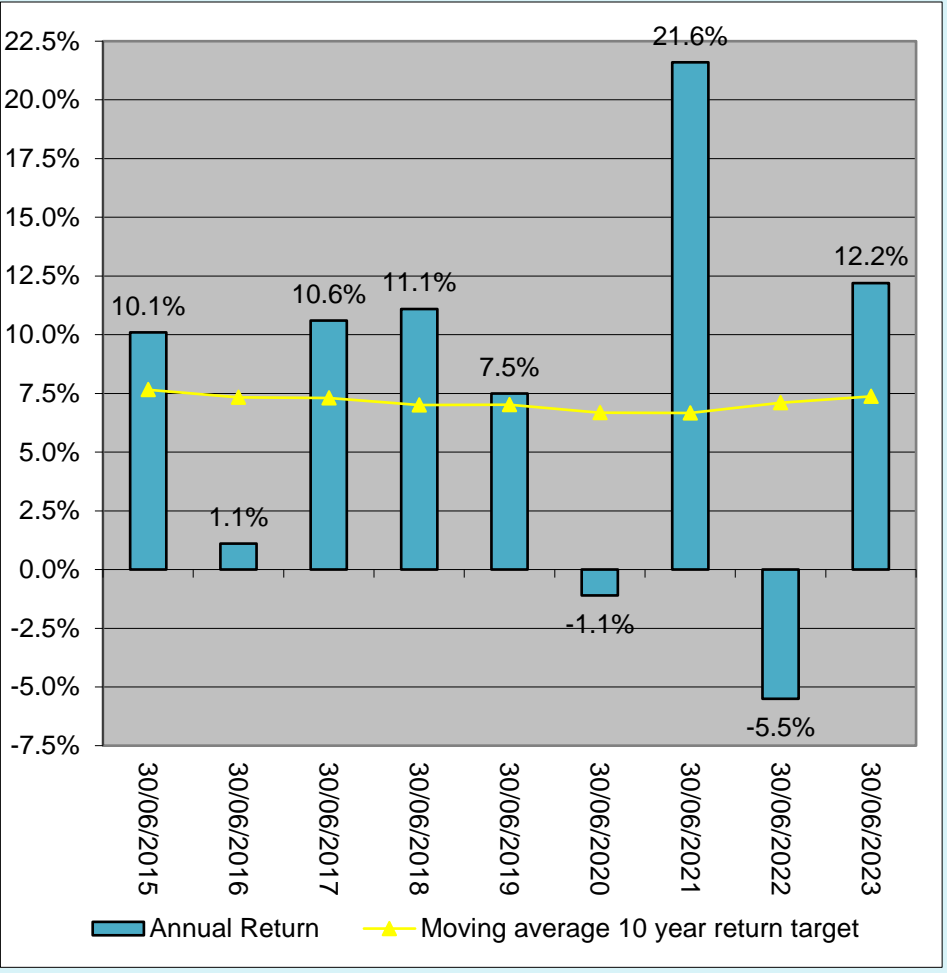
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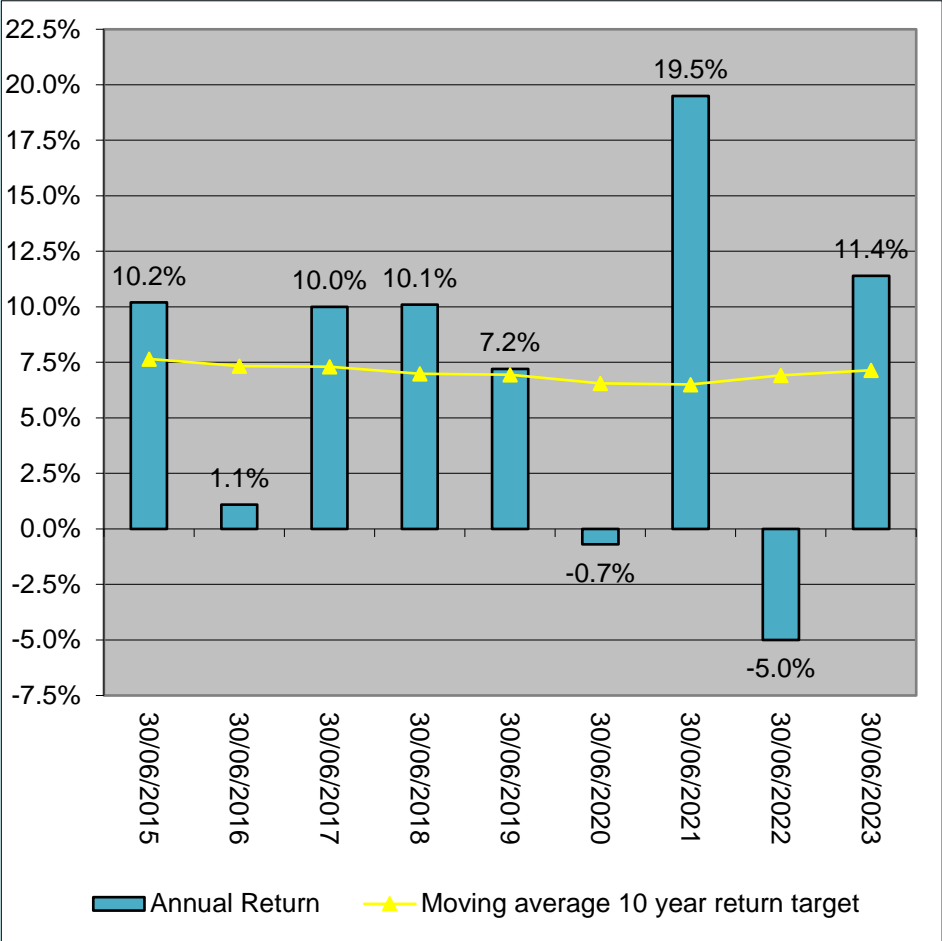
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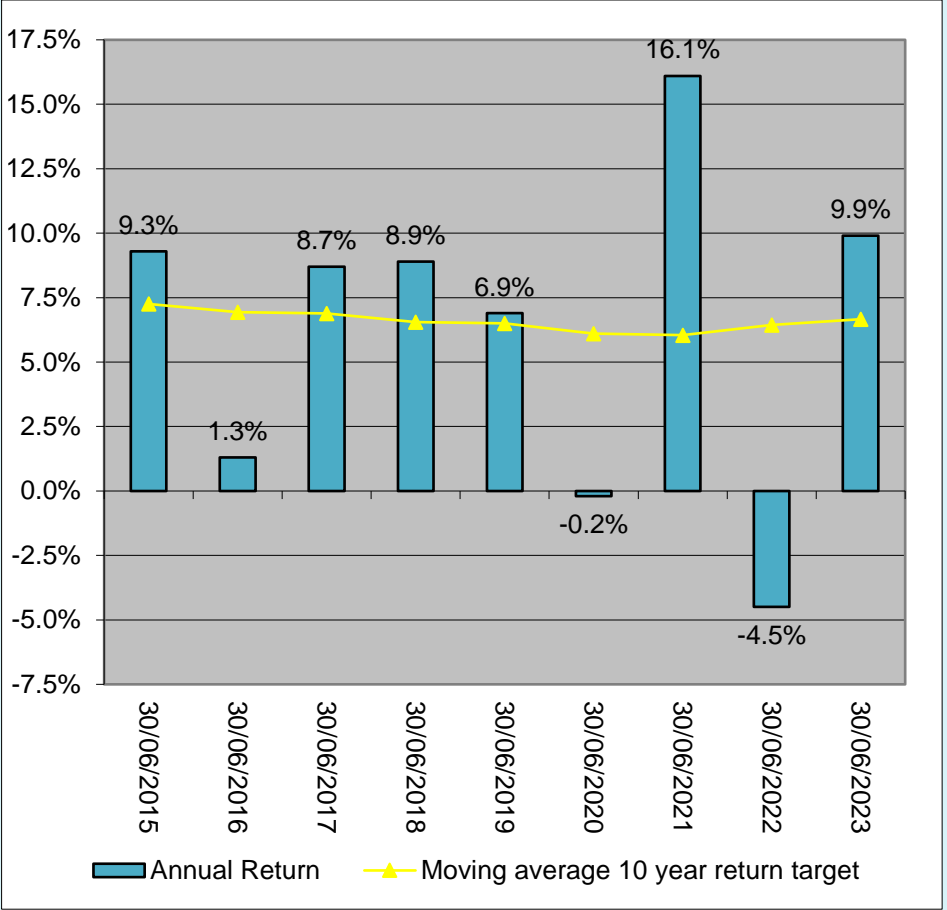
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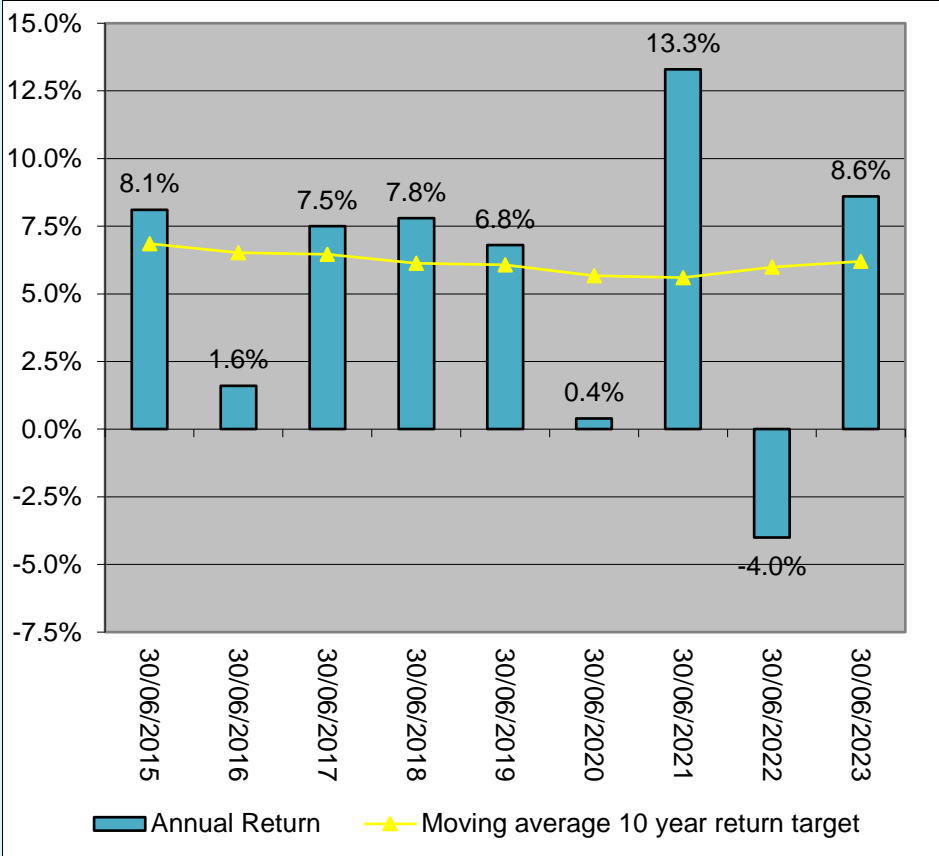
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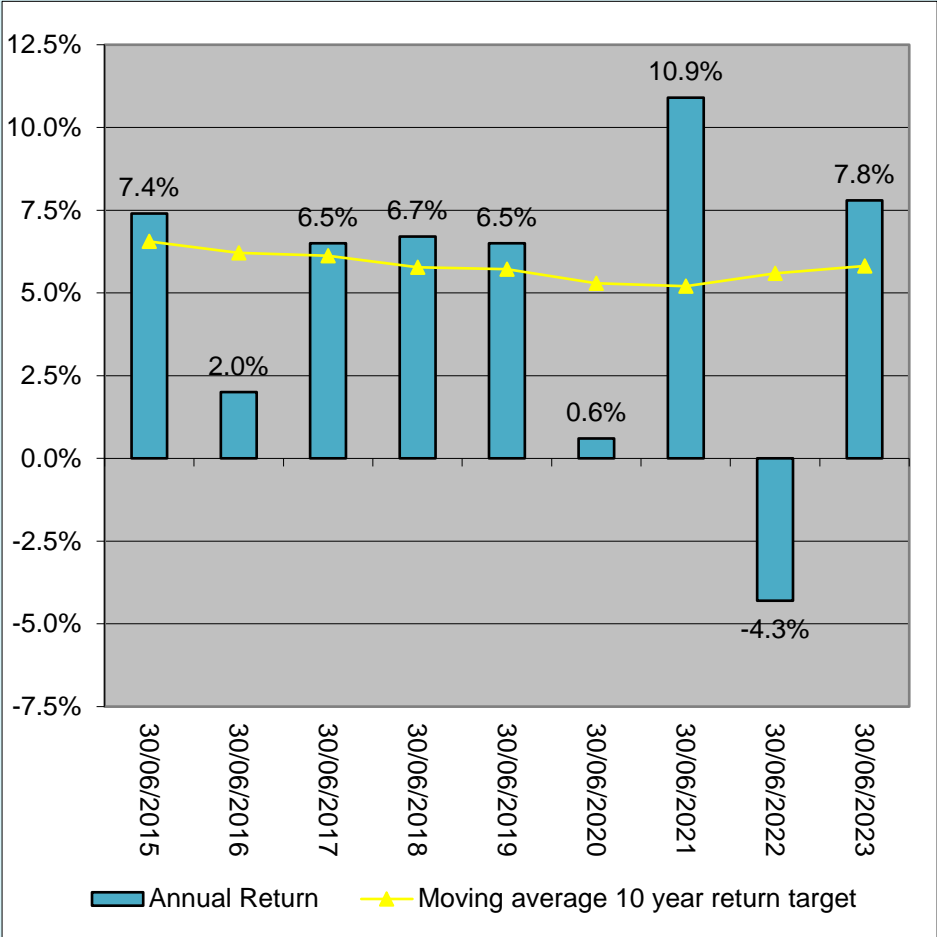
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Comparison between return target and return (see Note 1)	 <table border="1" style="margin-top: 10px;"> <caption>Annual Return vs. Moving Average 10 Year Return Target</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving Average 10 Year Return Target</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>10.1%</td> <td>7.2%</td> </tr> <tr> <td>30/06/2016</td> <td>1.0%</td> <td>7.2%</td> </tr> <tr> <td>30/06/2017</td> <td>10.5%</td> <td>7.2%</td> </tr> <tr> <td>30/06/2018</td> <td>11.1%</td> <td>7.2%</td> </tr> <tr> <td>30/06/2019</td> <td>7.5%</td> <td>7.2%</td> </tr> <tr> <td>30/06/2020</td> <td>-1.2%</td> <td>7.2%</td> </tr> <tr> <td>30/06/2021</td> <td>22.0%</td> <td>7.2%</td> </tr> <tr> <td>30/06/2022</td> <td>-5.5%</td> <td>7.2%</td> </tr> <tr> <td>30/06/2023</td> <td>12.2%</td> <td>7.2%</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	10.1%	7.2%	30/06/2016	1.0%	7.2%	30/06/2017	10.5%	7.2%	30/06/2018	11.1%	7.2%	30/06/2019	7.5%	7.2%	30/06/2020	-1.2%	7.2%	30/06/2021	22.0%	7.2%	30/06/2022	-5.5%	7.2%	30/06/2023	12.2%	7.2%
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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	\$385 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

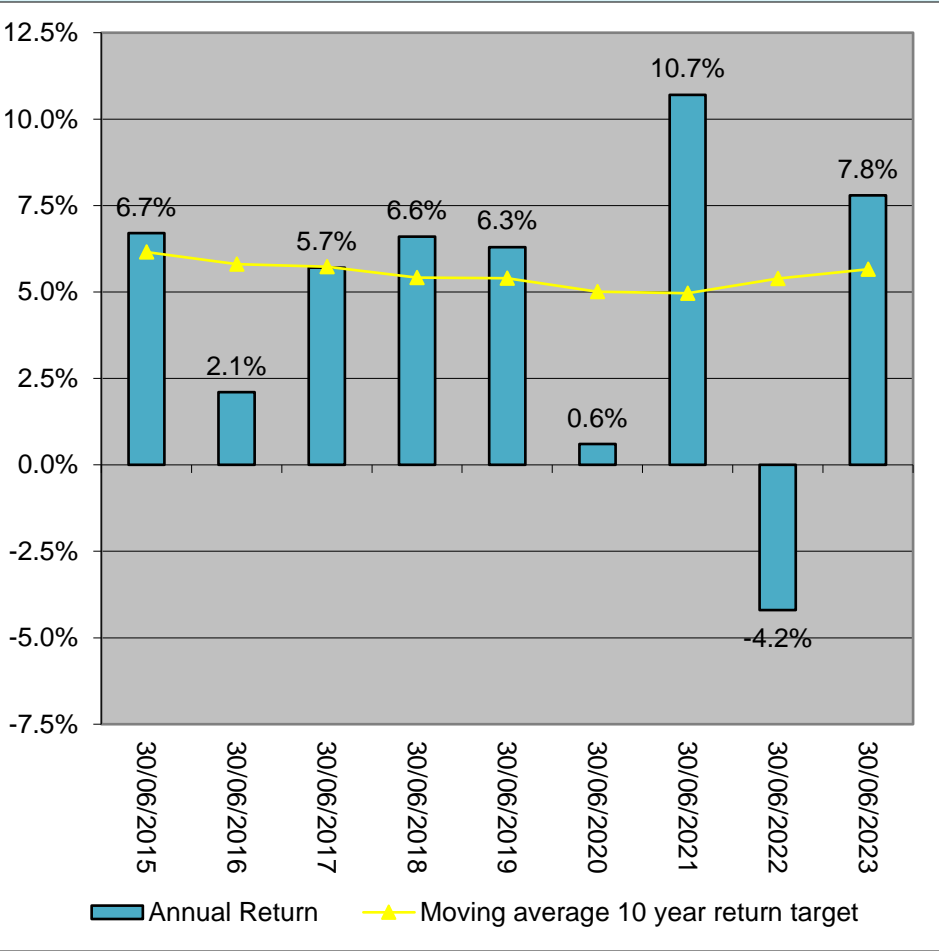
PATH: BORN 1969 - 1973																															
Return target	CPI + 4.1%. This is not a guarantee of future returns or performance. This is a prediction only.																														
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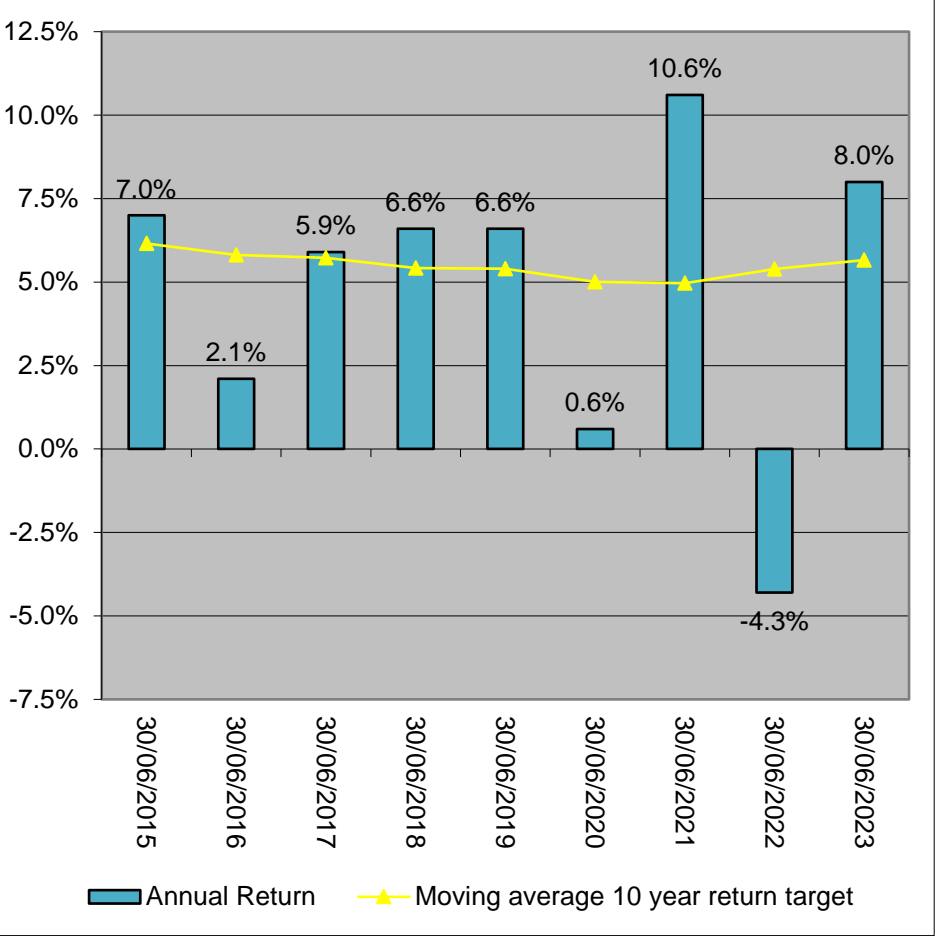
PATH: BORN 1964 - 1968																															
Return target	CPI + 3.7%. This is not a guarantee of future returns or performance. This is a prediction only.																														
Return	9 year average return of 6.9% as at 30 June 2023 (see Note 1)																														
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Level 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	\$400 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

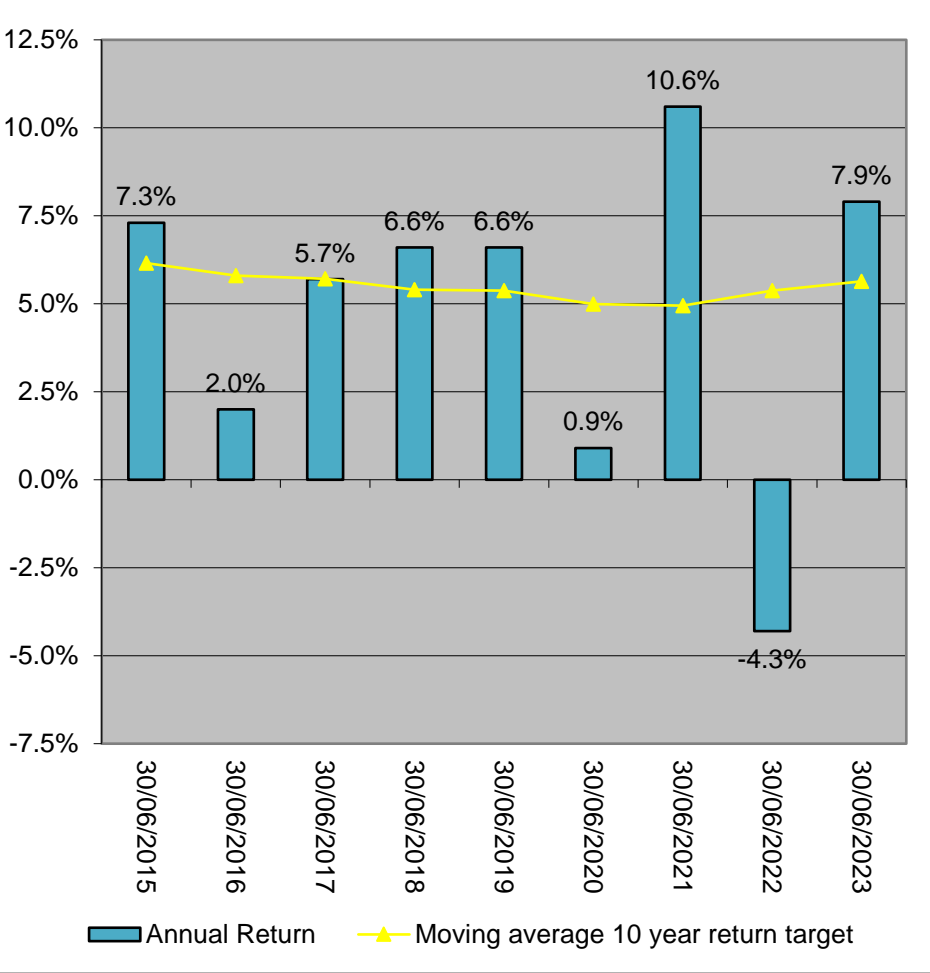
PATH: BORN 1959 - 1963																															
Return target	CPI + 3.3%. This is not a guarantee of future returns or performance. This is a prediction only.																														
Return	9 year average return of 6.1% as at 30 June 2023 (see Note 1)																														
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Level 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. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

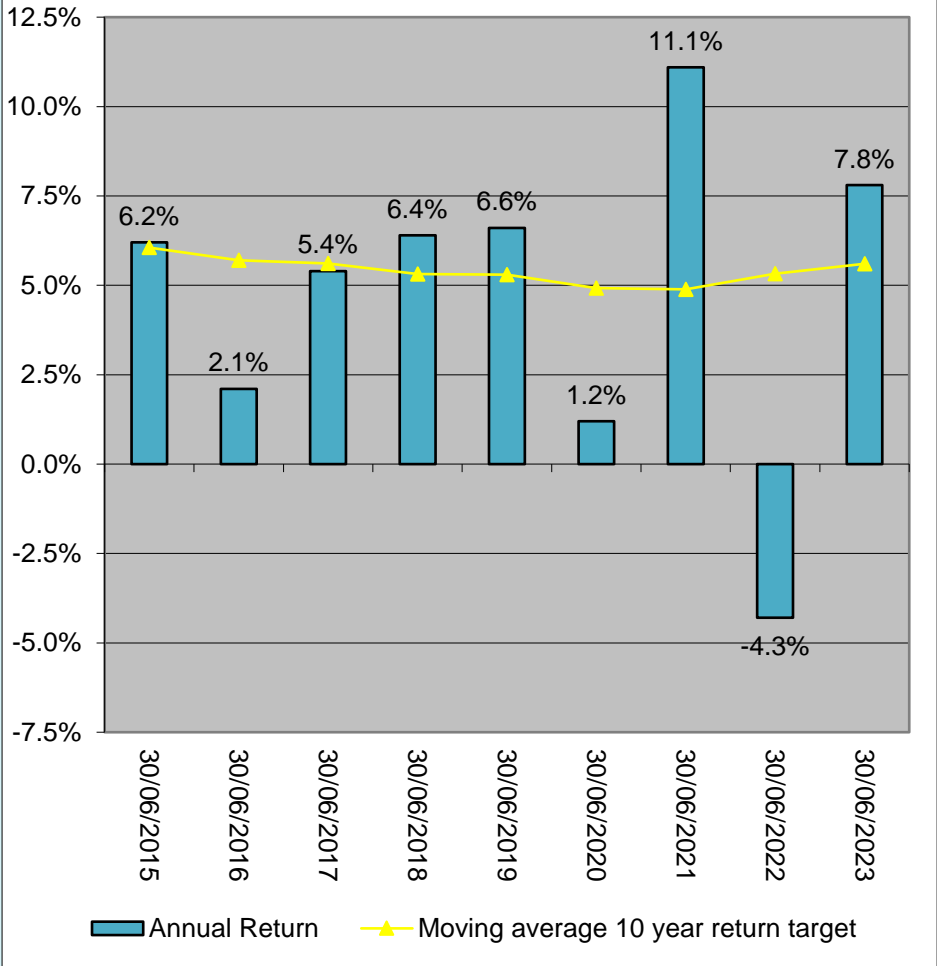
PATH: BORN 1954 - 1958																															
Return target	CPI + 2.8%. This is not a guarantee of future returns or performance. This is a prediction only.																														
Return	9 year average return of 5.4% as at 30 June 2023 (see Note 1)																														
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Level 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	\$370 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

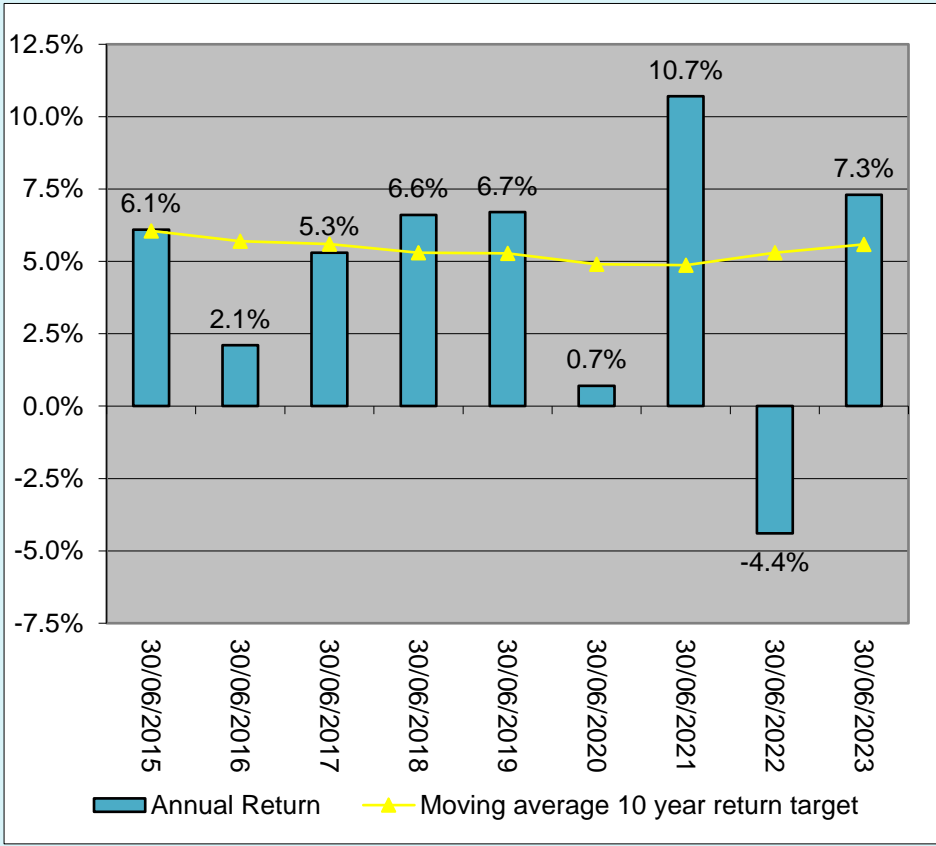
PATH: BORN 1949 - 1953																															
Return target	CPI + 2.7%. This is not a guarantee of future returns or performance. This is a prediction only.																														
Return	9 year average return of 4.8% as at 30 June 2023 (see Note 1)																														
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Level 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	\$390 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

PATH: BORN 1944 - 1948																															
Return target	CPI + 2.7%. 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	\$385 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

PATH: BORN 1939 - 1943																															
Return target	CPI + 2.7%. This is not a guarantee of future returns or performance. This is a prediction only.																														
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30/06/2018	6.6%	5.5%																													
30/06/2019	6.6%	5.4%																													
30/06/2020	0.6%	5.1%																													
30/06/2021	10.6%	5.0%																													
30/06/2022	-4.3%	5.3%																													
30/06/2023	8.0%	5.6%																													
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. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

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 4.7% as at 30 June 2023 (see Note 1)																														
Comparison between return target and return (see Note 1)	 <table border="1"> <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>7.3%</td> <td>6.0%</td> </tr> <tr> <td>30/06/2016</td> <td>2.0%</td> <td>5.5%</td> </tr> <tr> <td>30/06/2017</td> <td>5.7%</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>0.9%</td> <td>4.7%</td> </tr> <tr> <td>30/06/2021</td> <td>10.6%</td> <td>4.9%</td> </tr> <tr> <td>30/06/2022</td> <td>-4.3%</td> <td>5.1%</td> </tr> <tr> <td>30/06/2023</td> <td>7.9%</td> <td>5.3%</td> </tr> </tbody> </table>	Date	Annual Return	Moving average 10 year return target	30/06/2015	7.3%	6.0%	30/06/2016	2.0%	5.5%	30/06/2017	5.7%	5.2%	30/06/2018	6.6%	5.0%	30/06/2019	6.6%	4.8%	30/06/2020	0.9%	4.7%	30/06/2021	10.6%	4.9%	30/06/2022	-4.3%	5.1%	30/06/2023	7.9%	5.3%
	Date	Annual Return	Moving average 10 year return target																												
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30/06/2022	-4.3%	5.1%																													
30/06/2023	7.9%	5.3%																													
	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	\$380 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																														

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 4.6% as at 30 June 2023 (see Note 1)																														
Comparison between return target and return (see Note 1)	 <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>30/06/2015</td> <td>6.2%</td> <td>~5.8%</td> </tr> <tr> <td>30/06/2016</td> <td>2.1%</td> <td>~5.5%</td> </tr> <tr> <td>30/06/2017</td> <td>5.4%</td> <td>~5.2%</td> </tr> <tr> <td>30/06/2018</td> <td>6.4%</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>1.2%</td> <td>~4.6%</td> </tr> <tr> <td>30/06/2021</td> <td>11.1%</td> <td>~4.5%</td> </tr> <tr> <td>30/06/2022</td> <td>-4.3%</td> <td>~4.8%</td> </tr> <tr> <td>30/06/2023</td> <td>7.8%</td> <td>~5.2%</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	6.2%	~5.8%	30/06/2016	2.1%	~5.5%	30/06/2017	5.4%	~5.2%	30/06/2018	6.4%	~5.0%	30/06/2019	6.6%	~4.8%	30/06/2020	1.2%	~4.6%	30/06/2021	11.1%	~4.5%	30/06/2022	-4.3%	~4.8%	30/06/2023	7.8%	~5.2%
Date	Annual Return	Moving average 10 year return target																													
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30/06/2023	7.8%	~5.2%																													
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	\$365 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	CPI + 2.7%. This is not a guarantee of future returns or performance. This is a prediction only.																														
Return	9 year average return of 4.5% as at 30 June 2023 (see Note 1)																														
Comparison between return target and return (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>6.1%</td> <td>~6.1%</td> </tr> <tr> <td>30/06/2016</td> <td>2.1%</td> <td>~5.8%</td> </tr> <tr> <td>30/06/2017</td> <td>5.3%</td> <td>~5.5%</td> </tr> <tr> <td>30/06/2018</td> <td>6.6%</td> <td>~5.2%</td> </tr> <tr> <td>30/06/2019</td> <td>6.7%</td> <td>~5.0%</td> </tr> <tr> <td>30/06/2020</td> <td>0.7%</td> <td>~4.8%</td> </tr> <tr> <td>30/06/2021</td> <td>10.7%</td> <td>~4.6%</td> </tr> <tr> <td>30/06/2022</td> <td>-4.4%</td> <td>~4.5%</td> </tr> <tr> <td>30/06/2023</td> <td>7.3%</td> <td>~4.5%</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	6.1%	~6.1%	30/06/2016	2.1%	~5.8%	30/06/2017	5.3%	~5.5%	30/06/2018	6.6%	~5.2%	30/06/2019	6.7%	~5.0%	30/06/2020	0.7%	~4.8%	30/06/2021	10.7%	~4.6%	30/06/2022	-4.4%	~4.5%	30/06/2023	7.3%	~4.5%
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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. 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.