



# MERCER SUPER TRUST

## MYSUPER PRODUCT DASHBOARD

1 APRIL 2025

### Mercer Lutheran MySuper MySuper Product for the Lutheran Super Plan

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

Set out in this PD are details of Lutheran Balanced Growth which is the investment option for your Plan's MySuper product. You should consider the information in this PD and the Product Disclosure Statement for your Plan before making an investment decision about the Mercer Lutheran 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](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

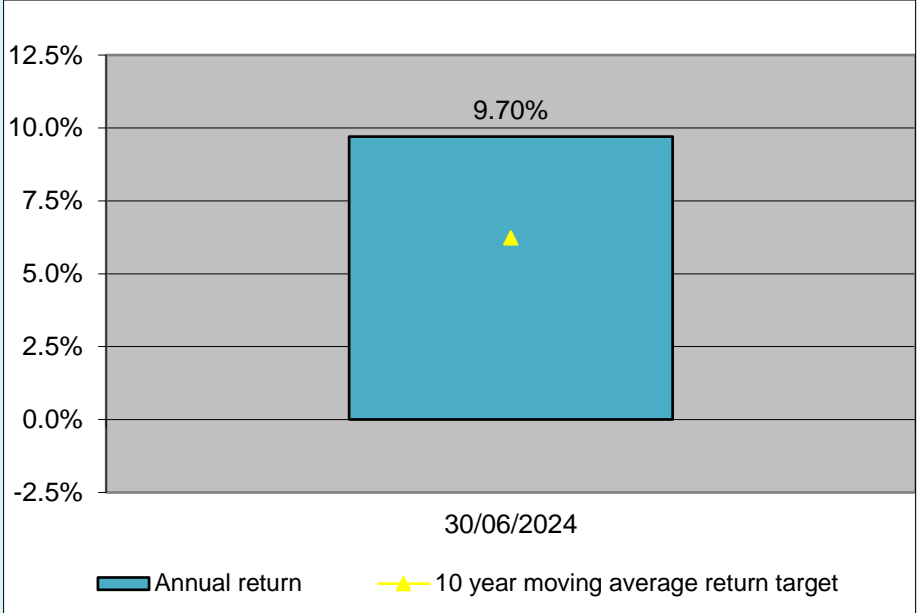
GPO Box 4303  
Melbourne VIC 3001

Helpline **1800 682 525**

Or visit [mercersuper.com.au](https://mercersuper.com.au)

This Product Dashboard (PD) has been issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence #235906, the trustee of the Mercer Super Trust ABN 19 905 422 981. Lutheran Balanced Growth (MySuper authorisation number 19905422981019) is the MySuper product for the Lutheran Super 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](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' is an Australian registered trademark of Mercer (Australia) Pty Ltd (MAPL) ABN 32 005 315 917. The information contained in this PD is only applicable to the members of the Plan named within it. MSAL is a wholly owned subsidiary of MAPL. Copyright © 2025 Mercer. All rights reserved.

## LUTHERAN BALANCED GROWTH INVESTMENT OPTION

<b>Return target</b> (see Note 1)	Return target for 2025 to 2034 is CPI + 4.3% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
<b>Return</b> (10 year average return as at 30 June 2024)	Not available. (see Note 2)
<b>Comparison between return target and return</b> (see Note 2)	 <p>Past performance is not a reliable indicator of future returns or performance.</p>
<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>	\$366 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 the Lutheran Balanced Growth investment option commenced during October 2022.