



# MERCER SUPER TRUST

## MYSUPER PRODUCT DASHBOARD

20 FEBRUARY 2026

### 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/AEDT 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

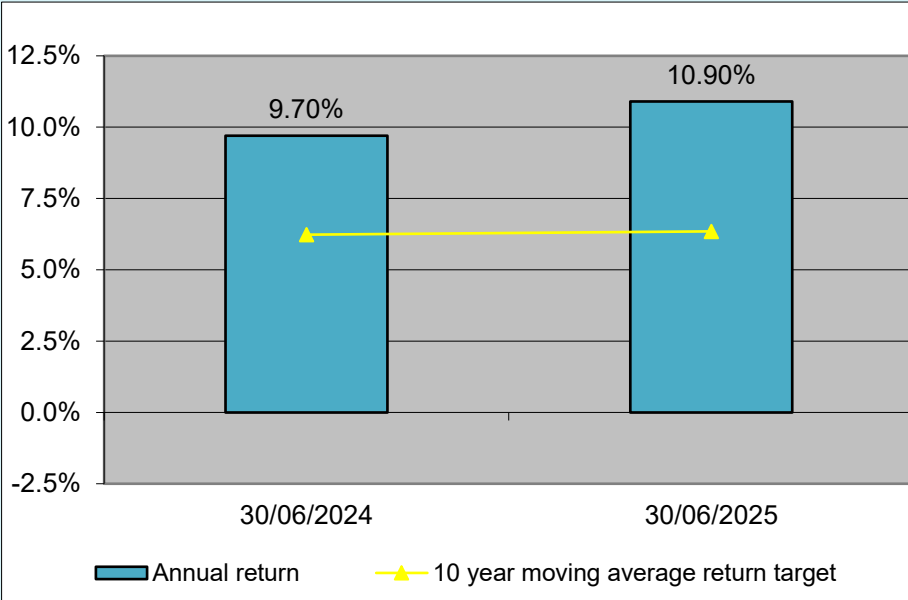
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Or visit [mercersuper.com.au](https://mercersuper.com.au)

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## LUTHERAN BALANCED GROWTH INVESTMENT OPTION

<b>Return target</b> (see Note 1)	Return target for 2026 to 2035 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 2025)	Not available. (see Note 2)
<b>Comparison between return target and return</b> (see Note 2)	 <p><b>Past performance is not a reliable indicator of future returns or performance.</b></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>	\$375 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 2025, as the Lutheran Balanced Growth investment option commenced during October 2022.