

MERCER SUPER TRUST MYSUPER PRODUCT DASHBOARD

13 AUGUST 2025

Mercer Tailored (CRG) MySuper MySuper Product for Mercer Tailored Super – Coles Group

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

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If you have any questions about your super, contact us at:

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MERCER SMARTPATH® INVESTMENT OPTION

PATH: BORN 2014	- 2018								
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 4.8% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.								
Return (10 year average return as at 30 June 2025)	lot available. (see Note 2)								
Comparison between return target and return (see Note 2)	20.0% 15.0% 10.0% 5.0% 0.0% 30/06/2024 30/06/2025 Annual Return 10 year moving average return target								
	Past performance is not a reliable indicator of future returns or performance.								
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	\$376 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.								



PATH: BORN 2009	- 2013								
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 4.8% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.								
Return (10 year average return as at 30 June 2025)	ot available. (see Note 3)								
Comparison between return target and return (see Note 3)	20.0% 15.0% 10.0% 5.0% -5.0%								
	30/06/2024 30/06/2025 ■■ Annual Return 10 year moving average return target								
	Past performance is not a reliable indicator of future returns or performance.								
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	356 p.a. ees and other costs for a member with a balance of \$50,000 throughout the year.								



PATH: BORN 2004	- 2008							
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 4.8% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.							
Return (10 year average return as at 30 June 2025)	Not available. (see Note 4)							
Comparison between return target and return (see Note 4)	22.5% 20.0% 17.5% 15.0% 12.5% 10.0% 7.5% 5.0% 2.5% -0.6% -7.5% 30,066,066,066,066,066,066,066,066,066,0							
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	\$371 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.							



PATH: BORN 1999	- 2003
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 4.8% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
Return (10 year average return as at 30 June 2025)	7.6%
Comparison between return target and return	22.5% 20.0% 17.5% 15.0% 12.5% 10.0% 7.5% 5.0% 2.5% 0.7% -5.0% -7.5% Annual Return 10 year moving average return target
Level of investment	Past performance is not a reliable indicator of future returns or performance. 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	\$361 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.



PATH: BORN 1994	- 1998								
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 4.8% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.								
Return (10 year average return as at 30 June 2025)	7.8%								
Comparison between return target and return	22.5% 20.0% 17.5% 15.0% 12.5% 10.0% 7.5% 5.0% 2.5% 0.9% -7.5% -5.0% -7.5% Annual Return 10 year moving average return								
	—▲—10 year moving average return target								
	Past performance is not a reliable indicator of future returns or performance.								
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	\$361 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.								



PATH: BORN 1989	- 1993											
Return target (see Note 1)		Return target for 2026 to 2035 is CPI + 4.8% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.										
Return (10 year average return as at 30 June 2025)	7.8%	7.8%										
Comparison between return target and return	22.5% 20.0% 17.5% 15.0% 12.5% 10.0% 7.5% 5.0% 2.5% 0.0%	21.7% 10.5% 10.8% 7.5% 1.0%							11.6%	% 12.2%		
	-5.0% -7.5%	30/06/2016	30/06/2017	30/06/2018	30/06/2019	30/06/2020	30/06/2021	5. 30/06/2022	30/06/2023	30/06/2024	30/06/2025	
	Annual Return 10 year moving average return 10 year moving average return target Past performance is not a reliable indicator of future returns or performance.											
Level of investment risk	High: Estir	nated n									riod is 4 to	
Statement of fees and other costs	\$361 p.a. Fees and	other co	sts for	a meml	per with	a balan	ce of \$	50,000	through	out the	year.	



PATH: BORN 1984	- 1988								
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 4.8% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.								
Return (10 year average return as at 30 June 2025)	7.9%								
Comparison between return target and return	22.5% 20.0% 17.5% 15.0% 12.5% 10.6% 11.1% 12.1% 11.6% 12.3% 10.6% 11.1% 12.1% 11.6% 12.3% 10.0%								
Level of investment risk	Past performance is not a reliable indicator of future returns or performance. 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	\$366 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.								



PATH: BORN 1979	- 1983										
Return target (see Note 1)	Return tar This is no										nly.
Return (10 year average return as at 30 June 2025)	7.9%										
	22.5%						22.1%				
	20.0%						+				
	17.5%						+				
	15.0%						┨				
	12.5%		10.6%	11.1%			+		12.2%	11.5%	12.3%
	10.0%			\blacksquare	7.5%		╂╂		+	+	+
	7.5%		┪		7.5%				-	1-2-	
	5.0%		╁┟	+	+ +		+		+	+	
Comparison between	2.5%	1.0%	╁	+	+		╁╁		1	+	
return target and return	0.0%										
	-2.5%					- 1.1%		+ +			
	-5.0%										
	-7.5%						3	-5.6% 3		 ვ	30
		30/06/2016	30/06/2017	30/06/2018	30/06/2019	30/06/2020	30/06/202	30/06/2022	30/06/2023	30/06/2024	30/06/2025
		016	017	018	019	020	021	022	023	024	025
				Ann	ual Ret	urn					
	→ 10 year moving average return						a a t				
				10 y	eai IIIO	virig ave	rage re	tum tar	gei		
	Past perfo										
Level of investment risk	High: Esti less than		umber	of nega	tive net	investm	ent reti	urns ove	er a 20 y	year per	riod is 4 to
Statement of fees and other costs	\$376 p.a.	other co	ete for	a momb	oer with	a halan	oe of the	50 000 4	hrough	out the	vear.
UIIIGI UUSIS	Fees and	other cos	รเร เบโ	a memi	Jei Will	a palano	Je OI \$	50,000 1	unough	out the j	year.



PATH: BORN 1974	- 1978										
Return target (see Note 1)		Return target for 2026 to 2035 is CPI + 4.8% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.									
Return (10 year average return as at 30 June 2025)	7.9%										
	22.5%						22.0%	0			
	20.0%										
	17.5%										
	15.0%						-				
	12.5%		10.5%	11.1%			┨		12.2%	11.5%	12.3%
	10.0%		10.0%				-		++		
	7.5%			1.	7.5%				1.	^	
	5.0%		+	-	+ +		-		+	+ +	H
Comparison between	2.5%	1.0%	+	+					+		H
return target and return	0.0%										
	-2.5%					-1.2%					
	-5.0%										
	-7.5%	ω	(L)	(₁)	ω	(A)	(J)	-5.5% ധ	(J)	ω	ω
		30/06/2016	30/06/2017	0/06/	30/06/2019	30/06/2020	30/06/202	30/06/2022	30/06/2023	30/06/2024	30/06/2025
		2016	2017	30/06/2018	2019	2020	2021	2022	2023	2024	2025
				— Ann	ual Ret	urn					
	→ 10 year moving average return										
				<u></u> 10 չ	ear mo	ving ave	rage r	eturn tar	get		
	Past perfo	rmance i	s not a	reliable	indicato	r of futur	e retu	rns or per	forman	ce.	
Level of investment risk	High: Esti less than	mated no									od is 4 to
Statement of fees and	\$381 p.a.										
other costs	Fees and	other co	sts for a	a memb	er with	a balanc	e of \$	50,000 th	rougho	out the y	ear.



PATH: BORN 1969	- 1973											
Return target (see Note 1)		Return target for 2026 to 2035 is CPI + 4.7% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.										
Return (10 year average return as at 30 June 2025)	7.8%											
	22.5%	22.5%										
	20.0%											
	17.5%						+					
	15.0%						+				40.004	
	12.5%		10.6%	11.1%			╂╂		12.2%	11.3%	12.3%	
	10.0%			\blacksquare	7.5%		╂╂		+	\blacksquare		
	7.5%			-	7.5%					1^+		
	5.0%		+	+ +	+		+		+	+	+	
O	2.5%	1.1%	+	+ +	+		╂╂			+		
Comparison between return target and	0.0%											
return	-2.5%					-1.1%		+				
	-5.0%							- <u></u>				
	-7.5%						<u>ω</u>	<u>-5.5%</u> ω			 ω	
		0/06/	0/06/)/06/)/06/	0/06/	30/06/2021)/06/)/06/	0/06/)/06/	
		30/06/2016	30/06/2017	30/06/2018	30/06/2019	30/06/2020	2021	30/06/2022	30/06/2023	30/06/2024	30/06/2025	
				1 Annua								
	→ 10 year moving average return											
				-10 yea	ar mov	ing ave	rage r	eturn ta	arget			
	Past perfor	mance is	s not a	reliable	indicato	r of futu	re retur	ns or pe	rformar	nce.		
Level of investment risk	High: Estir		umber o	of negat	ive net	investm	ent retu	irns ove	er a 20 y	year pe	riod is 4 to	
Statement of fees and other costs	\$386 p.a. Fees and		sts for a	a memb	er with	a balan	ce of \$8	50,000 t	hrough	out the	year.	



PATH: BORN 1964	1968
Return target (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.
Return (10 year average return as at 30 June 2025)	7.3%
Comparison between return target and return	22.5% 20.0% 17.5% 15.0% 10.0% 10.1% 10.0% 10.1% 10.0% 7.5% 5.0% 2.5% 1.1% 1.1% 1.1% 1.1% 1.1% 1.2% 1.1% 1.2% 1.1% 1.2% 1.2% 1.1% 1.3% 1.4% 1.4% 1.4% 1.4% 1.4% 1.4% 1.4% 1.4% 1.4% 1.4% 1.4% 1.4% 1.4% 1.4% 1.4% 1.5% 1.5% 1.6%
	-7.5% 30 30 30 30 30 30 30 30 30 30 30 30 30 3
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	\$401 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.



PATH: BORN 1959	- 1963
Return target	Return target for 2026 to 2035 is CPI + 3.9% per year after fees and taxes.
(see Note 1) Return	This is not a guarantee of future returns or performance. This is a prediction only.
(10 year average return as at 30 June 2025)	6.5%
	17.5%
	15.0%
	9.9% 10.4%
	10.0% 8.7% 8.9%
	7.5%
	5.0%
Comparison between	2.5% 1.3% 0.0%
return target and	-0.2%
return	-2.5%
	-5.0%
	-7.5% 30/0 30 30 30 30 30 30 30 30 30 30 30 30 30
	30/06/2025 30/06/2024 30/06/2023 30/06/2022 30/06/2021 30/06/2019 30/06/2018 30/06/2016
	Annual Return
	→ 10 year moving average return
	—▲—10 year moving average return target
	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	\$416 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.



PATH: BORN 1954	- 1958									
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.									
Return (10 year average return as at 30 June 2025)	5.8%									
	15.0%					13.3%				
	12.5% -									
	10.0%					+		8.6%		9.7%
Comparison between return target and return	7.5%	7.5%	7.8%	6.8%		\mathbb{H}			7.7%	H
	5.0%			+					-	
	2.5%	1.6%			0.40/	┨╏			1	-
	0.0%				0.4%	Ш		Ш	Ш	
	-2.5%						+			
	-5.0%						-4.0%			
	-7.5%	ω ω	ω	ω	ω	ω	ω	ω	ω	ω
		30/06/2017 30/06/2016	30/06/2018	30/06/2019	30/06/2020	30/06/2021	30/06/2022	30/06/2023	30/06/2024	30/06/2025
	Annual Return									
	→ 10 year moving average return									
	—— 10 year moving average return target									
		mance is not a								
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	\$401 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.									



PATH: BORN 1949	- 1953				
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.				
Return (10 year average return	5.3%				
Comparison between return target and return	12.5% 10.0% 7.5% 5.0% 2.5% 0.0% -2.5% -5.0%				
	30, 30, 30, 30, 30, 30, 30, 30, 30, 30,				
	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	\$401 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.				



PATH: BORN 1944					
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.				
Return (10 year average return as at 30 June 2025)	5.2%				
Comparison between return target and return	12.5% 10.0% 7.5% 5.0% 2.5% -5.0% -7.5% 30/06/2012012012012012012012012012012012012012				
	Past performance is not a reliable indicator of future returns or performance				
Level of investment risk	Past performance is not a reliable indicator of future returns or performance. 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	\$386 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.				



PATH: BORN 1939	- 1943
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
Return (10 year average return as at 30 June 2025)	5.2%
Comparison between return target and return	12.5% 10.0% 7.5% 5.9% 6.6% 6.6% 0.6% 0.0% -2.5% -5.0%
	-7.5% 30 30 30 30 30 30 30 30 30 30 30 30 30 3
Level of investment	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	\$391 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.



PATH: BORN 1934	1938							
Return target	Return target for 2026 to 2035 is CPI + 3.6% per year after fee							
(see Note 1)	his is not a guarantee of future returns or performance. This i	s a prediction only.						
Return (10 year average return as at 30 June 2025)	5.2%							
Comparison between return target and return	12.5%	9.7%						
	7.5% 6.6% 6.6%	7.9%						
	5.7%							
	2.5% 2.0% 0.9%							
	0.0%							
	-2.5%							
	-5.0%							
	-7.5%	(a) (b) (b)						
	30/06/2022 30/06/2021 30/06/2020 30/06/2019 30/06/2017 30/06/2016	30/06/2025 30/06/2024 30/06/2023						
	Annual Return							
	→ 10 year moving average return							
	—▲— 10 year moving average return target							
	Past performance is not a reliable indicator of future returns or pe	erformance.						
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	396 p.a. Fees and other costs for a member with a balance of \$50,000	throughout the year.						



PATH: BORN 1929						
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.					
Return (10 year average return as at 30 June 2025)	5.3%					
Comparison between return target and return	12.5% 10.0% 7.5% 5.0% 2.5% -2.5% -5.0% -7.5% 30 30 30 30 30 30 30 30 30 30 30 30 30 3					
	30/06/2016 30/06/2011 30/06/2011 30/06/2011 30/06/2011 30/06/2011 30/06/2011 Annual Return → 10 year moving average return - 10 year moving average return target					
	Post performance is not a reliable indicator of faiture returns or performance					
Level of investment risk	Past performance is not a reliable indicator of future returns or performance. 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	\$371 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.					



PATH: BORN PRIO	R TO 1929				
Return target	Return target for 2026 to 2035 is CPI + 3.6% per year after fees and taxes.				
(see Note 1)	This is not a guarantee of future returns or performance. This is a prediction only.				
Return (10 year average return as at 30 June 2025)	5.1%				
Comparison between return target and return	10.7% 10.0% 7.5% 5.3% 7.3% 7.2% 7.3% 7.3% 7.2% 7.3% 7.3% 7.2% 7.3% 7.3% 7.2% 7.3% 7.3% 7.3% 7.2% 7.3% 7.3% 7.2% 7.3% 7.3% 7.3% 7.3% 7.3% 7.3% 7.3% 7.3				
	-7.5% 30,000,000,000,000,000,000,000,000,000				
Level of investment	Medium to high: Estimated number of negative net investment returns over a 20 year				
risk	period is 3 to less than 4.				
Statement of fees and other costs	\$411 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 this Mercer SmartPath® Path commenced during May 2023.
- 3. The 10 year average return is not available as at 30 June 2025, as this Mercer SmartPath® Path commenced during October 2022.
- 4. The 10 year average return is not available as at 30 June 2025, as this Mercer SmartPath® Path commenced during April 2019.