



MERCER SUPER TRUST

MYSUPER PRODUCT DASHBOARD

20 FEBRUARY 2026

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.

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/AEDT 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

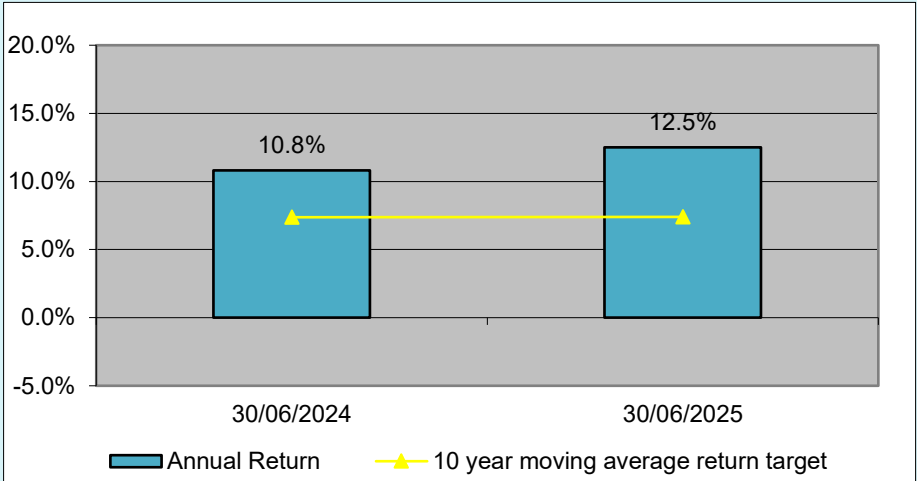
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Melbourne VIC 3001

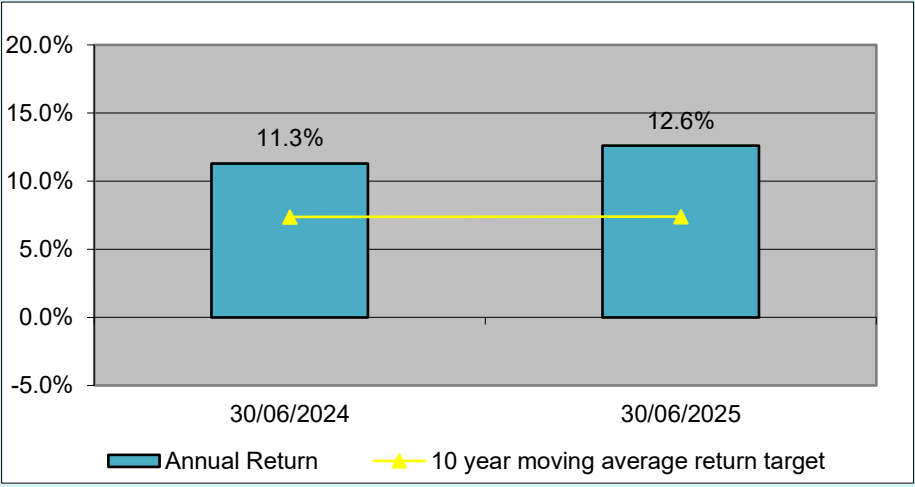
Helpline **1800 682 525**

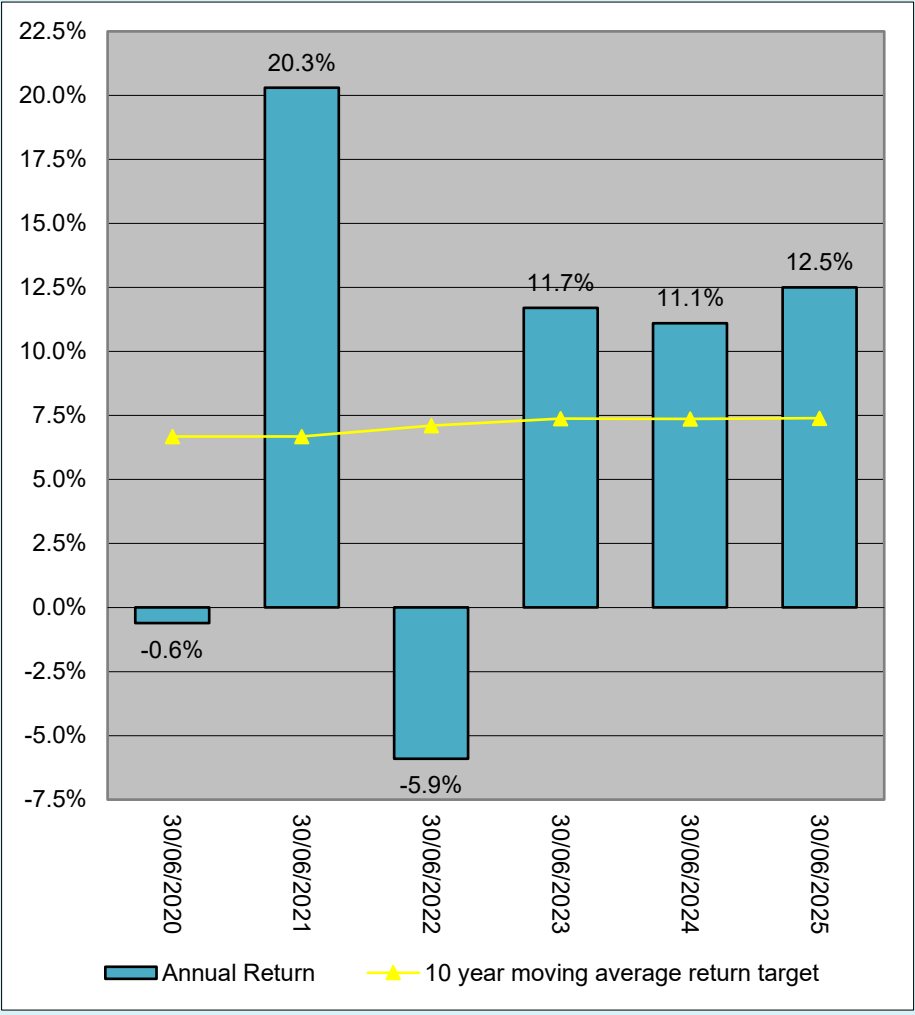
Or visit mercersuper.com.au

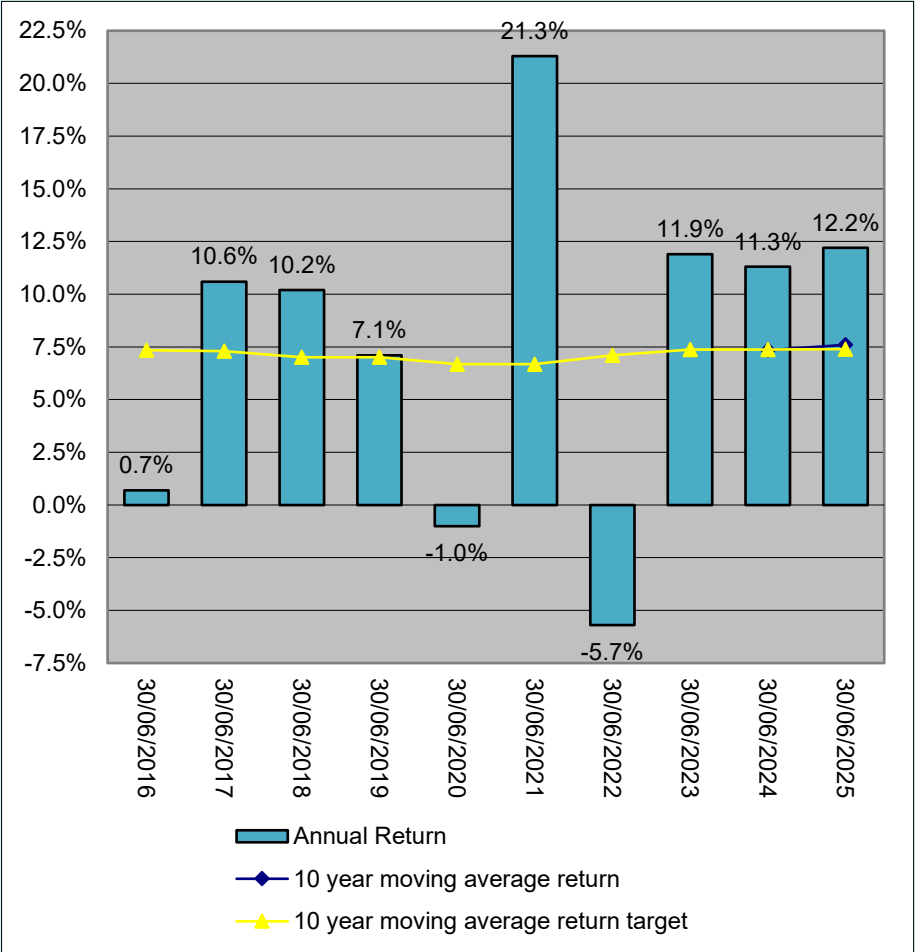
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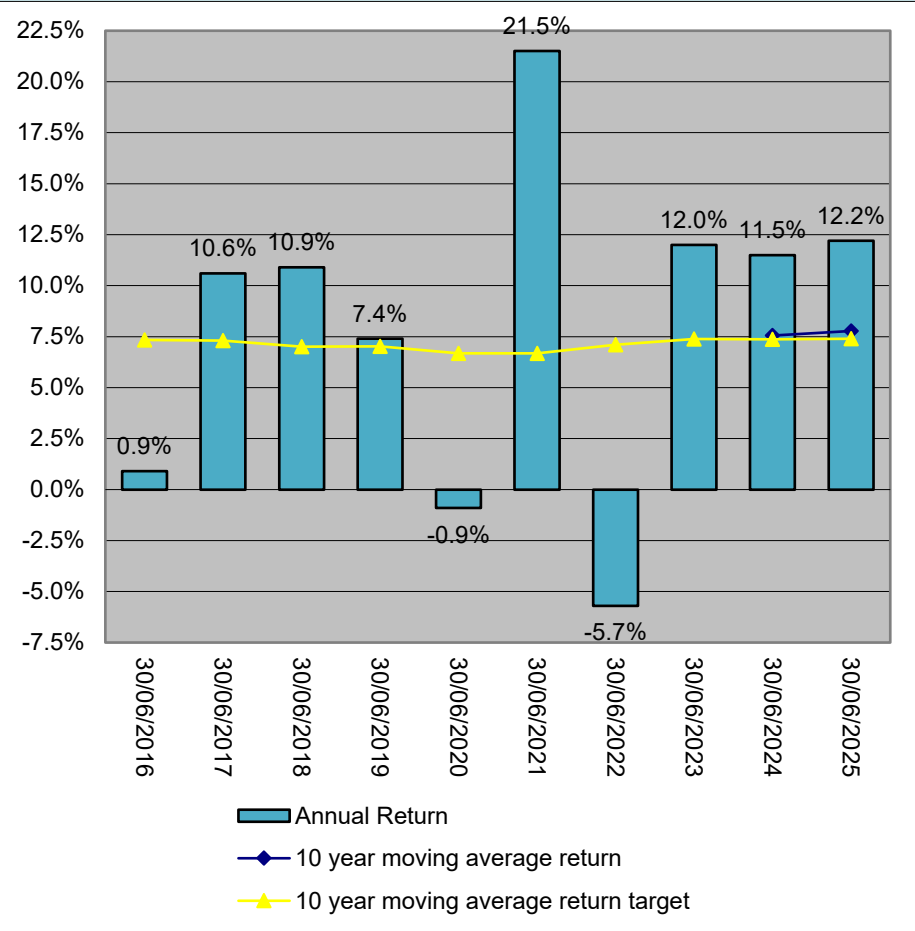
MERCER SMARTPATH® INVESTMENT OPTION

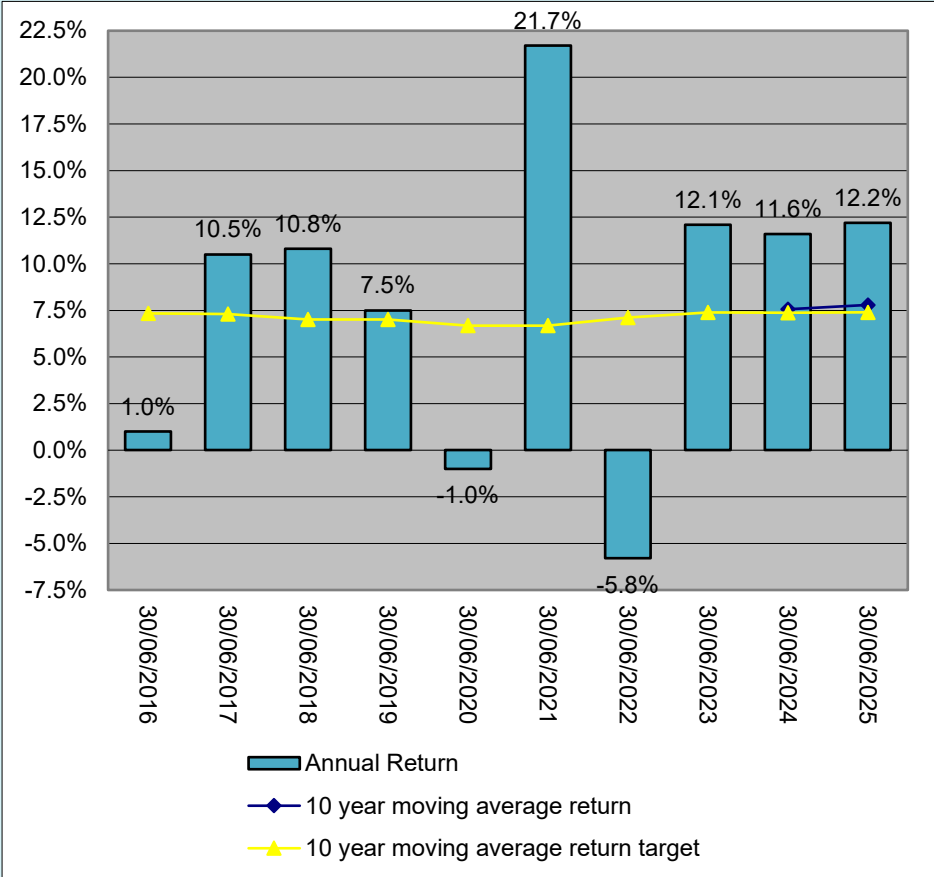
PATH: BORN 2014 - 2018										
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 4.8% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.									
Return (10 year average return as at 30 June 2025)	Not available. (see Note 2)									
Comparison between return target and return (see Note 2)	 <p>The chart displays two data points: 10.8% for 30/06/2024 and 12.5% for 30/06/2025. A horizontal yellow line with arrows at both ends is drawn at approximately 7.5% on the y-axis, representing the 10-year moving average return target. The y-axis ranges from -5.0% to 20.0% in 5.0% increments. The x-axis shows the dates 30/06/2024 and 30/06/2025. A legend at the bottom identifies the blue bars as 'Annual Return' and the yellow line with triangles as '10 year moving average return target'.</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>10 year moving average return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2024</td> <td>10.8%</td> <td>~7.5%</td> </tr> <tr> <td>30/06/2025</td> <td>12.5%</td> <td>~7.5%</td> </tr> </tbody> </table> <p>Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return	10 year moving average return target	30/06/2024	10.8%	~7.5%	30/06/2025	12.5%	~7.5%
Date	Annual Return	10 year moving average return target								
30/06/2024	10.8%	~7.5%								
30/06/2025	12.5%	~7.5%								
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	\$345 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.									

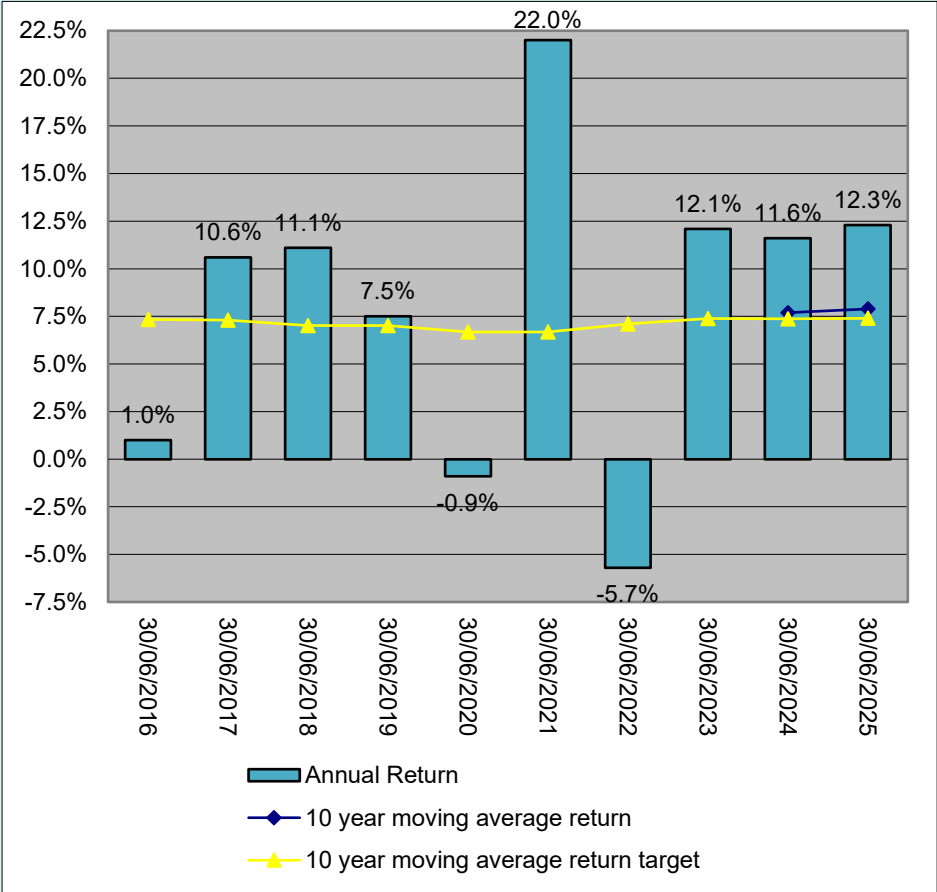
PATH: BORN 2009 - 2013	
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 4.8% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
Return (10 year average return as at 30 June 2025)	Not available. (see Note 3)
Comparison between return target and return (see Note 3)	 <p style="text-align: center;">Past performance is not a reliable indicator of future returns or performance.</p>
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	\$375 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

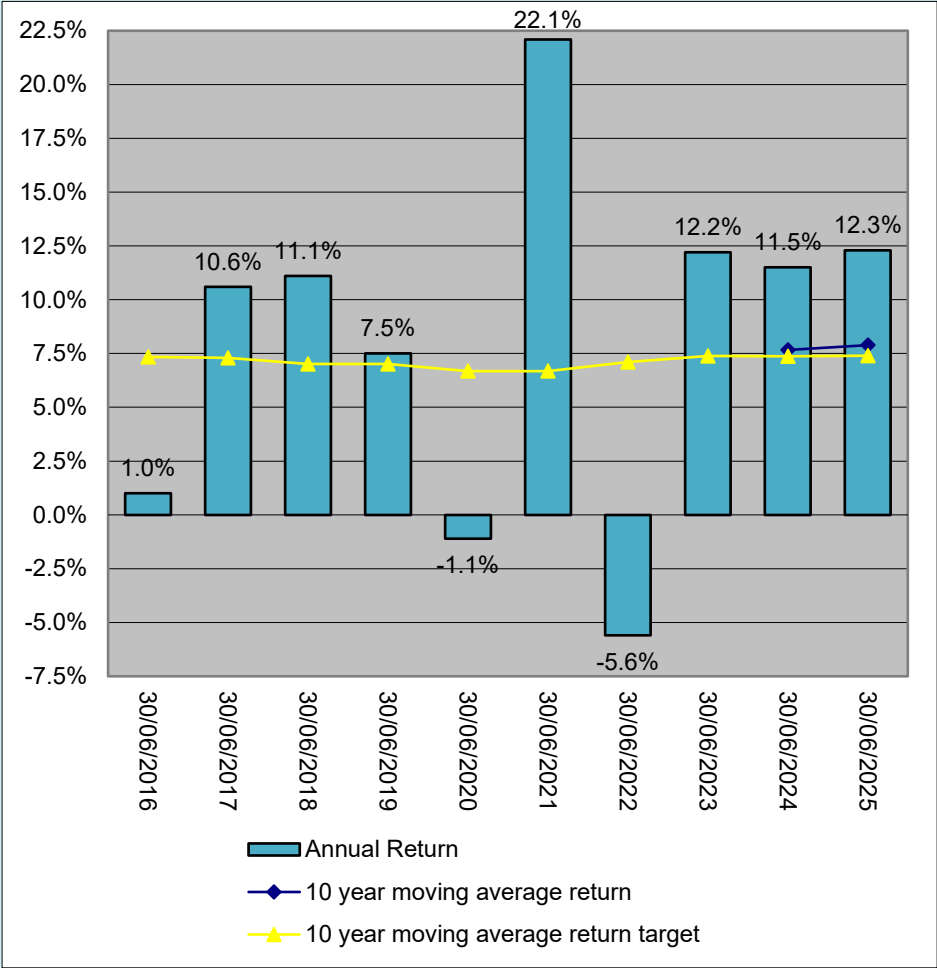
PATH: BORN 2004 – 2008																						
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 4.8% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																					
Return (10 year average return as at 30 June 2025)	Not available. (see Note 4)																					
Comparison between return target and return (see Note 4)	 <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>10 year moving average return target (%)</th> </tr> </thead> <tbody> <tr> <td>30/06/2020</td> <td>-0.6%</td> <td>~6.5%</td> </tr> <tr> <td>30/06/2021</td> <td>20.3%</td> <td>~6.5%</td> </tr> <tr> <td>30/06/2022</td> <td>-5.9%</td> <td>~6.8%</td> </tr> <tr> <td>30/06/2023</td> <td>11.7%</td> <td>~7.2%</td> </tr> <tr> <td>30/06/2024</td> <td>11.1%</td> <td>~7.2%</td> </tr> <tr> <td>30/06/2025</td> <td>12.5%</td> <td>~7.2%</td> </tr> </tbody> </table> <p style="margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return (%)	10 year moving average return target (%)	30/06/2020	-0.6%	~6.5%	30/06/2021	20.3%	~6.5%	30/06/2022	-5.9%	~6.8%	30/06/2023	11.7%	~7.2%	30/06/2024	11.1%	~7.2%	30/06/2025	12.5%	~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.																					

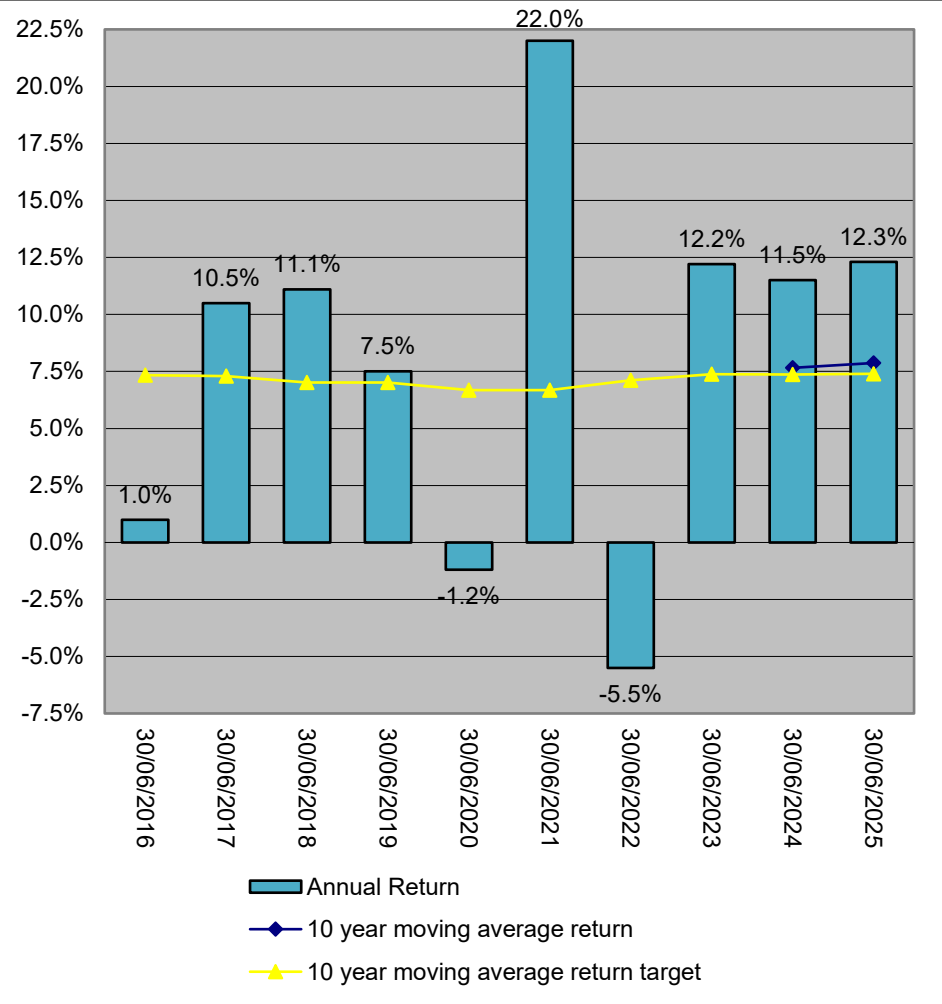
PATH: BORN 1999 - 2003																							
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 4.8% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																						
Return (10 year average return as at 30 June 2025)	7.6%																						
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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	\$390 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																						

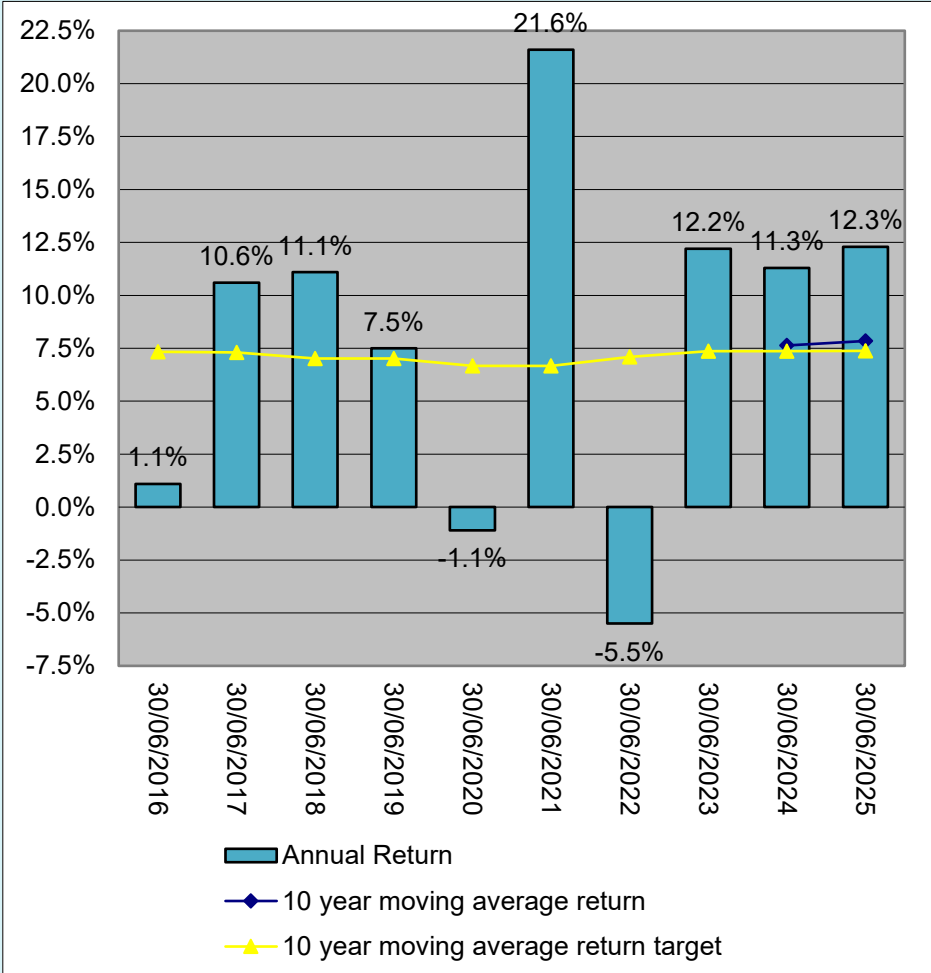
PATH: BORN 1994 - 1998																							
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Level of investment risk	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.																						
Statement of fees and other costs	\$400 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																						

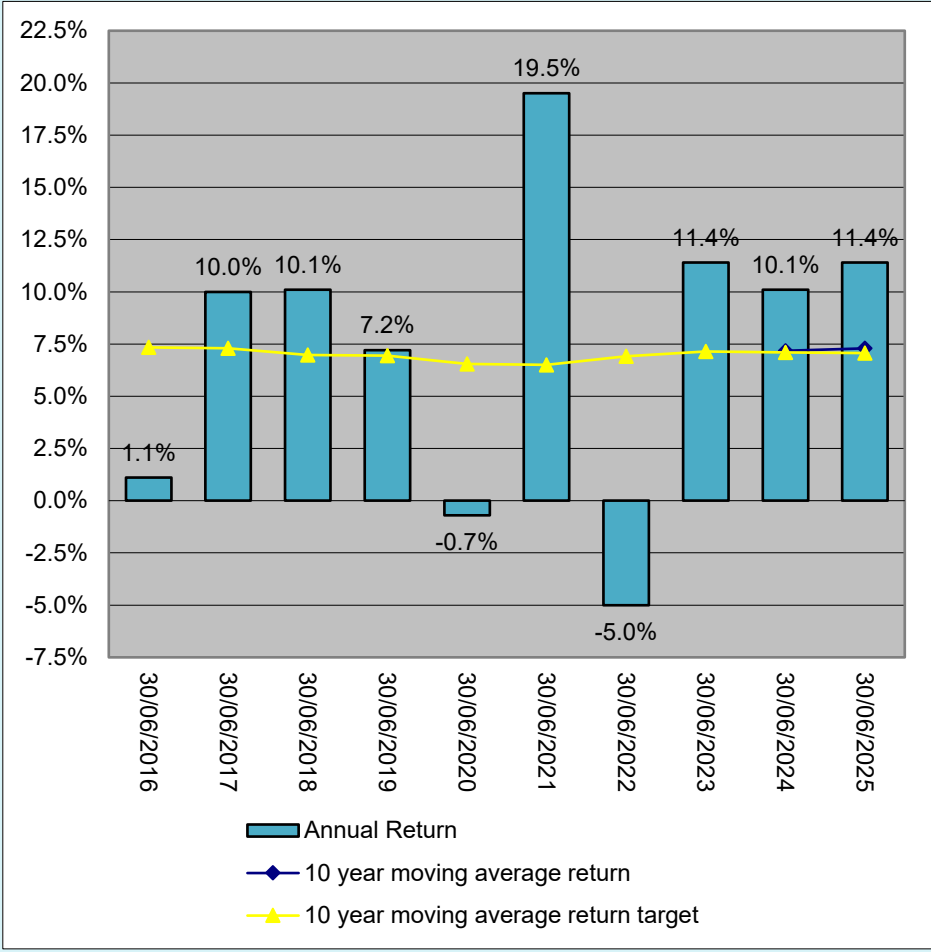
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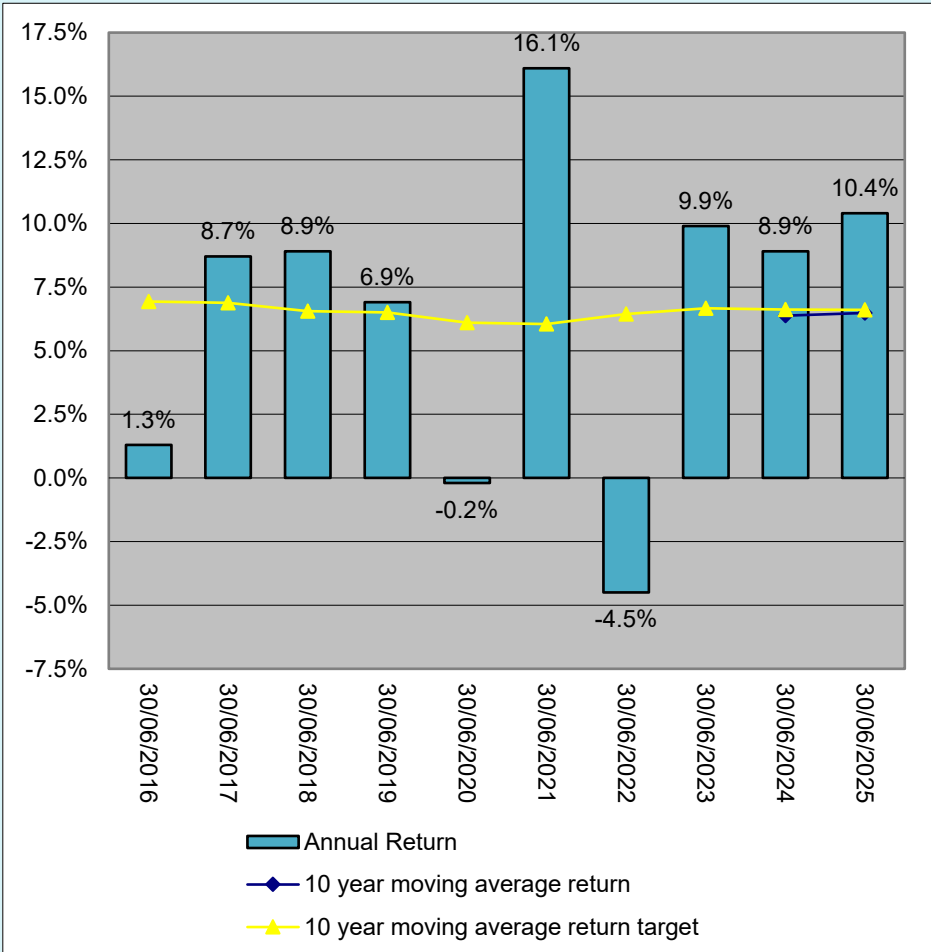
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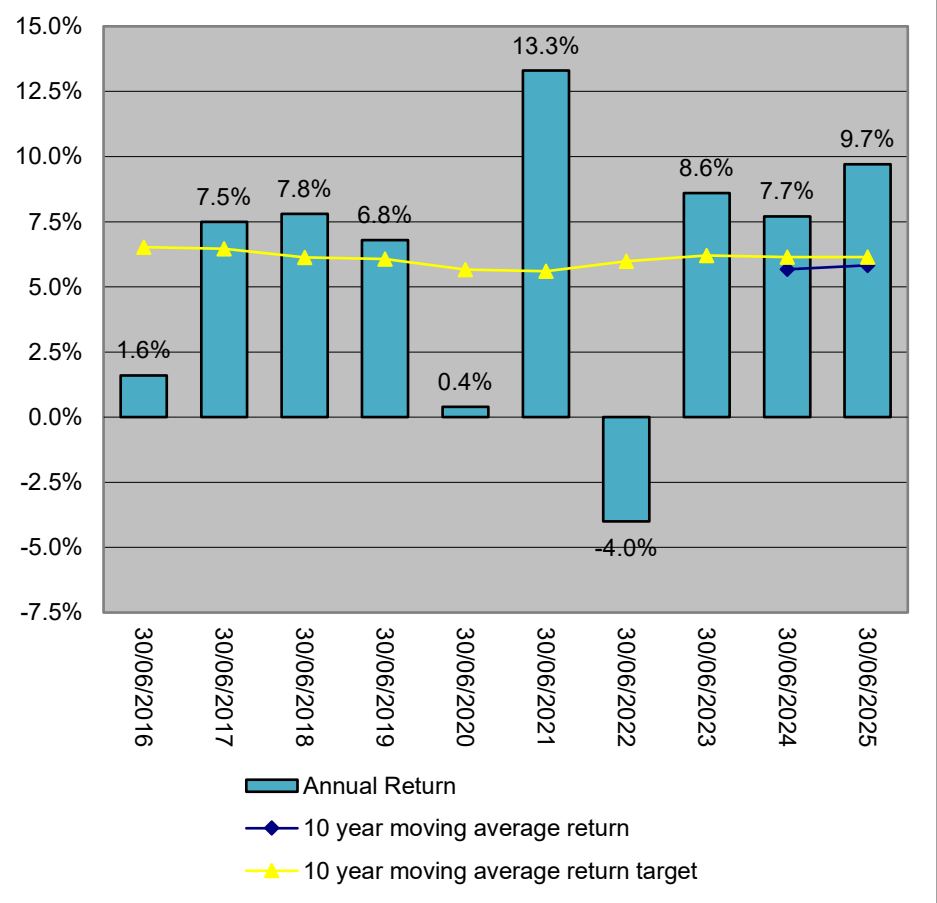
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2024	11.5%																						
2025	12.3%																						
Level of investment risk	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.																						
Statement of fees and other costs	\$410 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																						

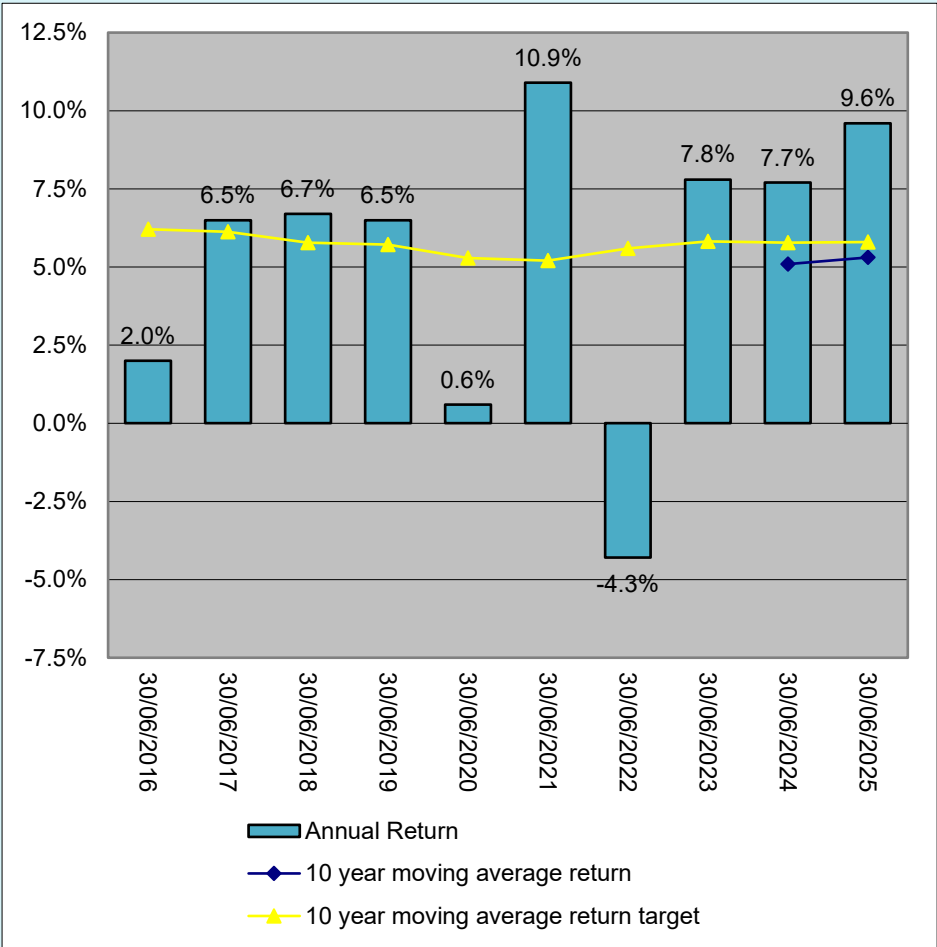
PATH: BORN 1974 - 1978																							
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 4.8% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																						
Return (10 year average return as at 30 June 2025)	7.9%																						
Comparison between return target and return	 <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; text-align: center;"> <caption>Annual Return Data (30/06/2016 to 30/06/2025)</caption> <thead> <tr> <th>Date</th> <th>Annual Return (%)</th> </tr> </thead> <tbody> <tr><td>30/06/2016</td><td>1.0%</td></tr> <tr><td>30/06/2017</td><td>10.5%</td></tr> <tr><td>30/06/2018</td><td>11.1%</td></tr> <tr><td>30/06/2019</td><td>7.5%</td></tr> <tr><td>30/06/2020</td><td>-1.2%</td></tr> <tr><td>30/06/2021</td><td>22.0%</td></tr> <tr><td>30/06/2022</td><td>-5.5%</td></tr> <tr><td>30/06/2023</td><td>12.2%</td></tr> <tr><td>30/06/2024</td><td>11.5%</td></tr> <tr><td>30/06/2025</td><td>12.3%</td></tr> </tbody> </table> <p style="margin-top: 10px; font-size: small;"> ■ Annual Return ◆ 10 year moving average return ▲ 10 year moving average return target </p>	Date	Annual Return (%)	30/06/2016	1.0%	30/06/2017	10.5%	30/06/2018	11.1%	30/06/2019	7.5%	30/06/2020	-1.2%	30/06/2021	22.0%	30/06/2022	-5.5%	30/06/2023	12.2%	30/06/2024	11.5%	30/06/2025	12.3%
Date	Annual Return (%)																						
30/06/2016	1.0%																						
30/06/2017	10.5%																						
30/06/2018	11.1%																						
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30/06/2020	-1.2%																						
30/06/2021	22.0%																						
30/06/2022	-5.5%																						
30/06/2023	12.2%																						
30/06/2024	11.5%																						
30/06/2025	12.3%																						
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	\$415 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																						

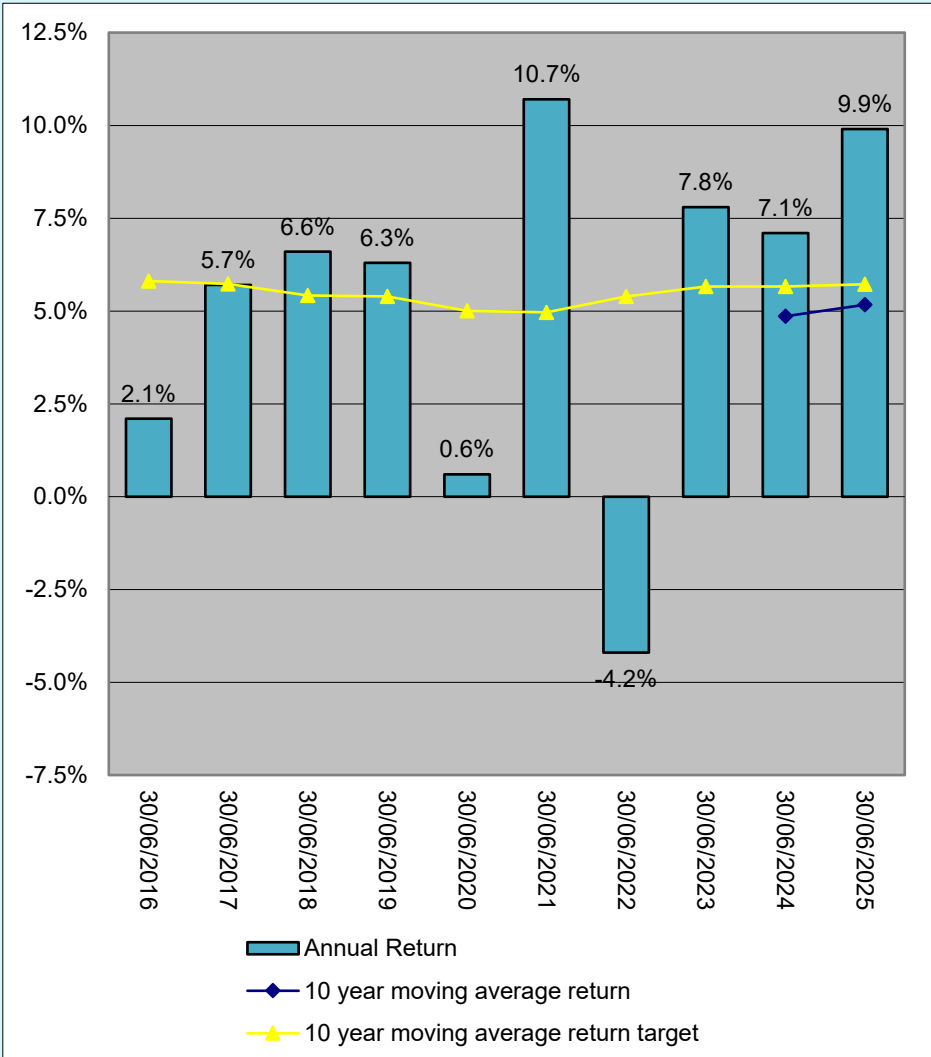
PATH: BORN 1969 - 1973																							
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 4.7% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																						
Return (10 year average return as at 30 June 2025)	7.8%																						
Comparison between return target and return	 <table border="1" style="margin-top: 10px;"> <caption>Annual Return Data</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> </tr> </thead> <tbody> <tr><td>30/06/2016</td><td>1.1%</td></tr> <tr><td>30/06/2017</td><td>10.6%</td></tr> <tr><td>30/06/2018</td><td>11.1%</td></tr> <tr><td>30/06/2019</td><td>7.5%</td></tr> <tr><td>30/06/2020</td><td>-1.1%</td></tr> <tr><td>30/06/2021</td><td>21.6%</td></tr> <tr><td>30/06/2022</td><td>-5.5%</td></tr> <tr><td>30/06/2023</td><td>12.2%</td></tr> <tr><td>30/06/2024</td><td>11.3%</td></tr> <tr><td>30/06/2025</td><td>12.3%</td></tr> </tbody> </table> <p style="text-align: center;"> ■ Annual Return ◆ 10 year moving average return ▲ 10 year moving average return target </p>	Date	Annual Return	30/06/2016	1.1%	30/06/2017	10.6%	30/06/2018	11.1%	30/06/2019	7.5%	30/06/2020	-1.1%	30/06/2021	21.6%	30/06/2022	-5.5%	30/06/2023	12.2%	30/06/2024	11.3%	30/06/2025	12.3%
Date	Annual Return																						
30/06/2016	1.1%																						
30/06/2017	10.6%																						
30/06/2018	11.1%																						
30/06/2019	7.5%																						
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30/06/2021	21.6%																						
30/06/2022	-5.5%																						
30/06/2023	12.2%																						
30/06/2024	11.3%																						
30/06/2025	12.3%																						
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	\$420 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																						

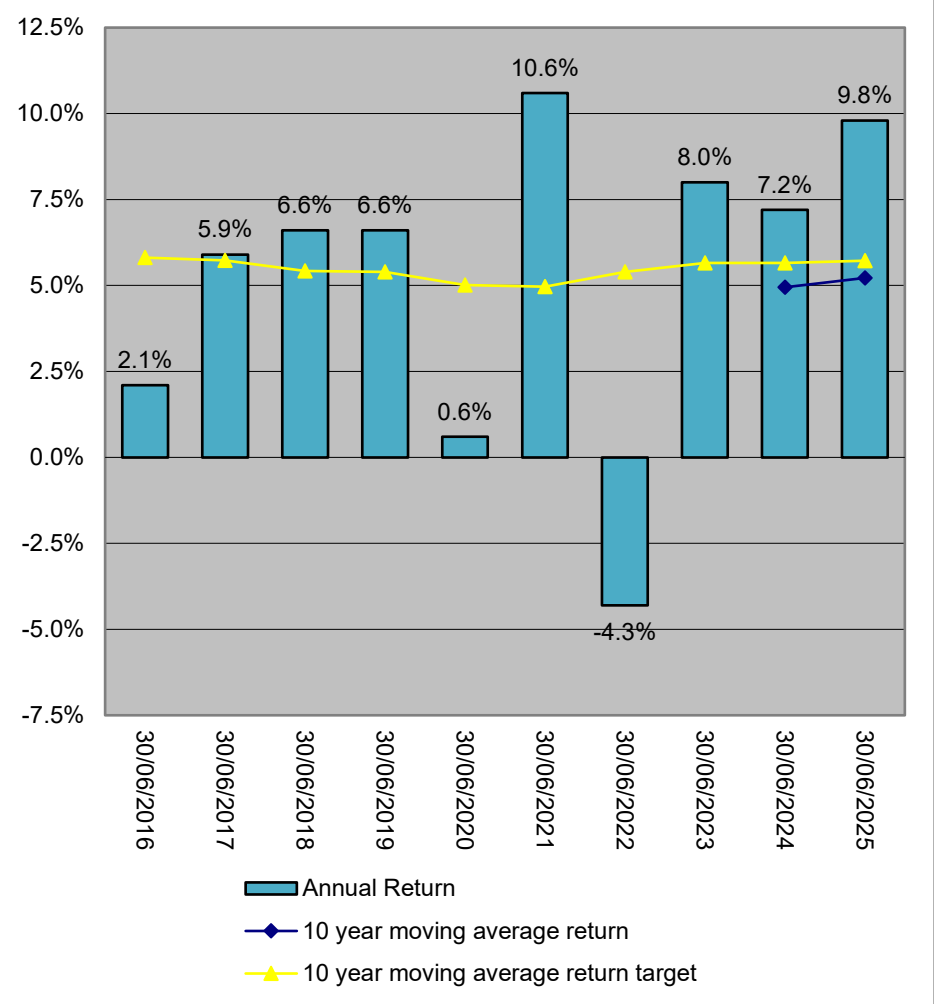
PATH: BORN 1964 - 1968																							
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 4.3% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																						
Return (10 year average return as at 30 June 2025)	7.3%																						
Comparison between return target and return	 <table border="1" style="margin-top: 10px;"> <caption>Annual Return Data (30/06/2016 to 30/06/2025)</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> </tr> </thead> <tbody> <tr><td>30/06/2016</td><td>1.1%</td></tr> <tr><td>30/06/2017</td><td>10.0%</td></tr> <tr><td>30/06/2018</td><td>10.1%</td></tr> <tr><td>30/06/2019</td><td>7.2%</td></tr> <tr><td>30/06/2020</td><td>-0.7%</td></tr> <tr><td>30/06/2021</td><td>19.5%</td></tr> <tr><td>30/06/2022</td><td>-5.0%</td></tr> <tr><td>30/06/2023</td><td>11.4%</td></tr> <tr><td>30/06/2024</td><td>10.1%</td></tr> <tr><td>30/06/2025</td><td>11.4%</td></tr> </tbody> </table> <p style="margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return	30/06/2016	1.1%	30/06/2017	10.0%	30/06/2018	10.1%	30/06/2019	7.2%	30/06/2020	-0.7%	30/06/2021	19.5%	30/06/2022	-5.0%	30/06/2023	11.4%	30/06/2024	10.1%	30/06/2025	11.4%
Date	Annual Return																						
30/06/2016	1.1%																						
30/06/2017	10.0%																						
30/06/2018	10.1%																						
30/06/2019	7.2%																						
30/06/2020	-0.7%																						
30/06/2021	19.5%																						
30/06/2022	-5.0%																						
30/06/2023	11.4%																						
30/06/2024	10.1%																						
30/06/2025	11.4%																						
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. Fees and other costs for a member with a balance of \$50,000 throughout the year.																						

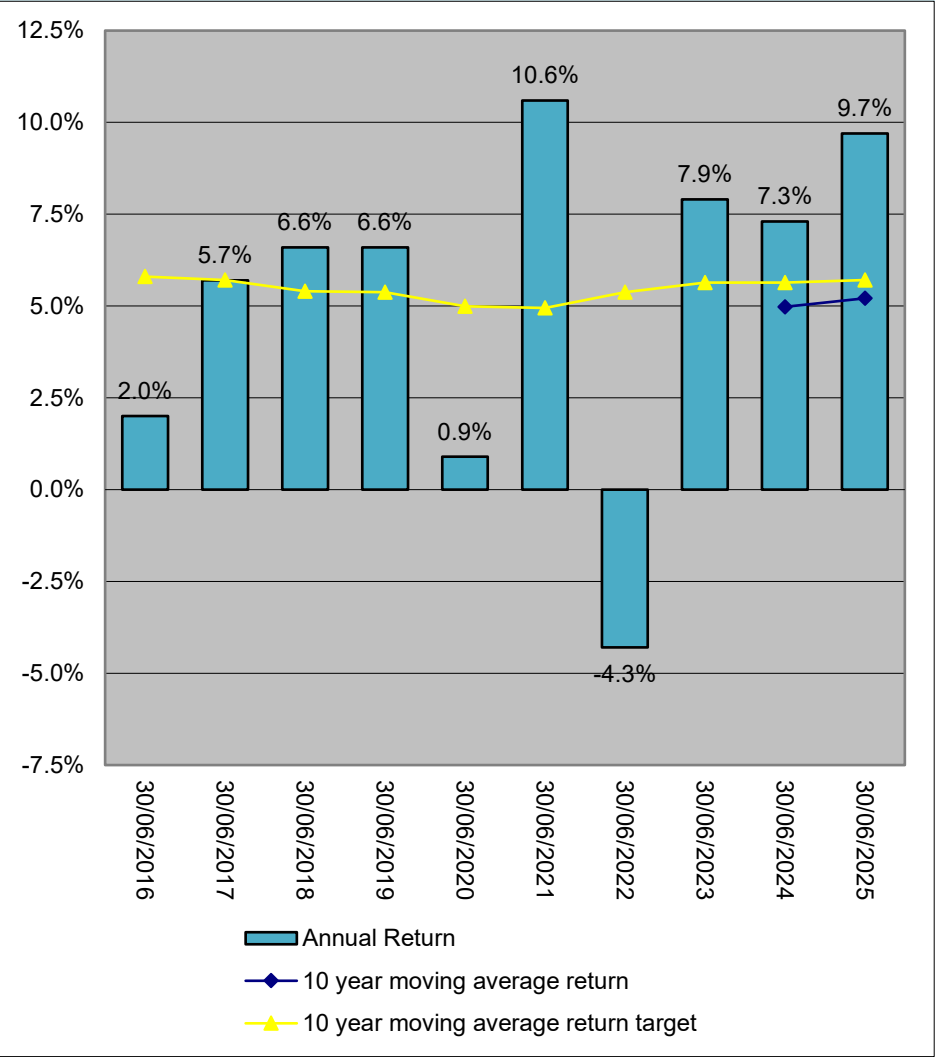
PATH: BORN 1959 - 1963																							
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 3.9% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																						
Return (10 year average return as at 30 June 2025)	6.5%																						
Comparison between return target and return	 <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; text-align: center;"> <caption>Annual Return Data</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> </tr> </thead> <tbody> <tr><td>30/06/2016</td><td>1.3%</td></tr> <tr><td>30/06/2017</td><td>8.7%</td></tr> <tr><td>30/06/2018</td><td>8.9%</td></tr> <tr><td>30/06/2019</td><td>6.9%</td></tr> <tr><td>30/06/2020</td><td>-0.2%</td></tr> <tr><td>30/06/2021</td><td>16.1%</td></tr> <tr><td>30/06/2022</td><td>-4.5%</td></tr> <tr><td>30/06/2023</td><td>9.9%</td></tr> <tr><td>30/06/2024</td><td>8.9%</td></tr> <tr><td>30/06/2025</td><td>10.4%</td></tr> </tbody> </table> <p style="margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return	30/06/2016	1.3%	30/06/2017	8.7%	30/06/2018	8.9%	30/06/2019	6.9%	30/06/2020	-0.2%	30/06/2021	16.1%	30/06/2022	-4.5%	30/06/2023	9.9%	30/06/2024	8.9%	30/06/2025	10.4%
Date	Annual Return																						
30/06/2016	1.3%																						
30/06/2017	8.7%																						
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30/06/2020	-0.2%																						
30/06/2021	16.1%																						
30/06/2022	-4.5%																						
30/06/2023	9.9%																						
30/06/2024	8.9%																						
30/06/2025	10.4%																						
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	\$450 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																						

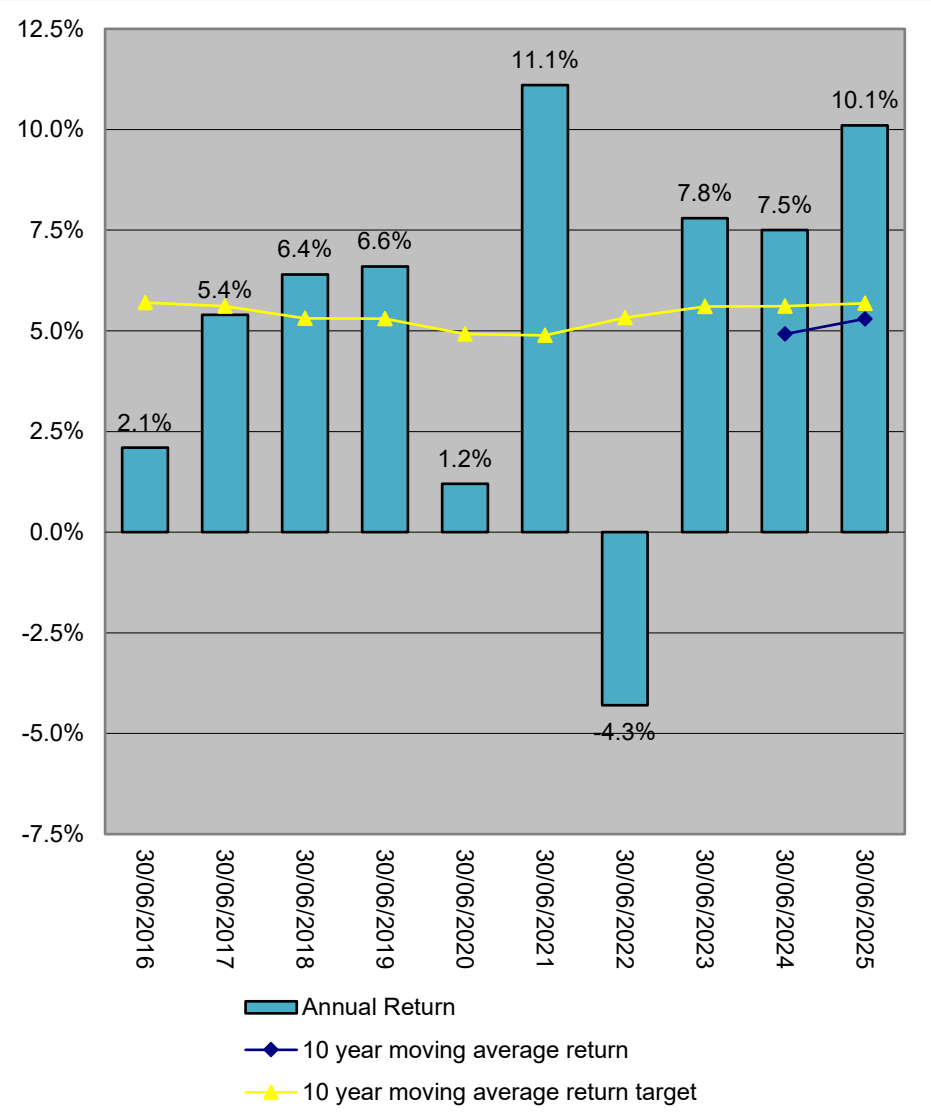
PATH: BORN 1954 - 1958																							
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																						
Return (10 year average return as at 30 June 2025)	5.8%																						
Comparison between return target and return	 <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <caption>Annual Return Data (30/06/2016 to 30/06/2025)</caption> <thead> <tr> <th>Date</th> <th>Annual Return (%)</th> </tr> </thead> <tbody> <tr><td>30/06/2016</td><td>1.6%</td></tr> <tr><td>30/06/2017</td><td>7.5%</td></tr> <tr><td>30/06/2018</td><td>7.8%</td></tr> <tr><td>30/06/2019</td><td>6.8%</td></tr> <tr><td>30/06/2020</td><td>0.4%</td></tr> <tr><td>30/06/2021</td><td>13.3%</td></tr> <tr><td>30/06/2022</td><td>-4.0%</td></tr> <tr><td>30/06/2023</td><td>8.6%</td></tr> <tr><td>30/06/2024</td><td>7.7%</td></tr> <tr><td>30/06/2025</td><td>9.7%</td></tr> </tbody> </table> <p style="margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return (%)	30/06/2016	1.6%	30/06/2017	7.5%	30/06/2018	7.8%	30/06/2019	6.8%	30/06/2020	0.4%	30/06/2021	13.3%	30/06/2022	-4.0%	30/06/2023	8.6%	30/06/2024	7.7%	30/06/2025	9.7%
Date	Annual Return (%)																						
30/06/2016	1.6%																						
30/06/2017	7.5%																						
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30/06/2019	6.8%																						
30/06/2020	0.4%																						
30/06/2021	13.3%																						
30/06/2022	-4.0%																						
30/06/2023	8.6%																						
30/06/2024	7.7%																						
30/06/2025	9.7%																						
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	\$435 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																						

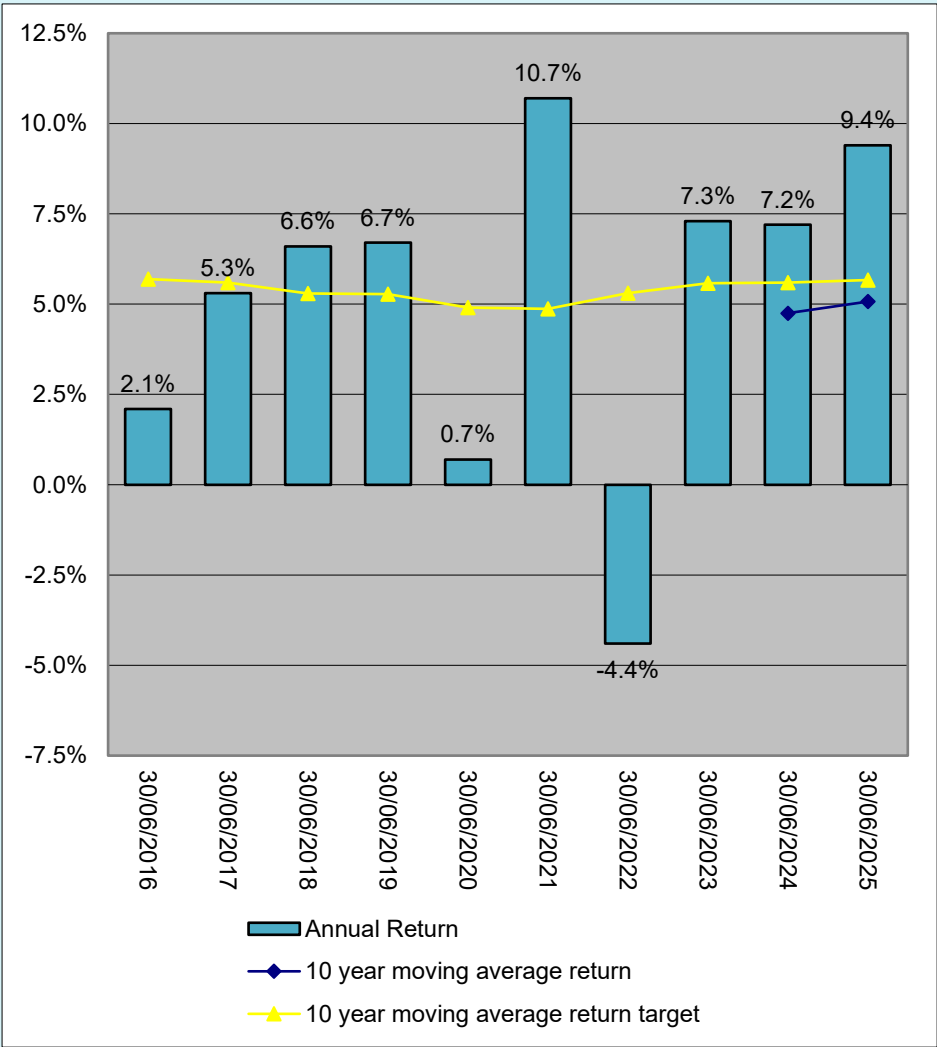
PATH: BORN 1949 - 1953																							
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																						
Return (10 year average return as at 30 June 2025)	5.3%																						
Comparison between return target and return	 <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; text-align: center;"> <caption>Annual Return Data (30/06/2016 to 30/06/2025)</caption> <thead> <tr> <th>Year</th> <th>Annual Return</th> </tr> </thead> <tbody> <tr><td>2016</td><td>2.0%</td></tr> <tr><td>2017</td><td>6.5%</td></tr> <tr><td>2018</td><td>6.7%</td></tr> <tr><td>2019</td><td>6.5%</td></tr> <tr><td>2020</td><td>0.6%</td></tr> <tr><td>2021</td><td>10.9%</td></tr> <tr><td>2022</td><td>-4.3%</td></tr> <tr><td>2023</td><td>7.8%</td></tr> <tr><td>2024</td><td>7.7%</td></tr> <tr><td>2025</td><td>9.6%</td></tr> </tbody> </table> <p style="font-size: small; margin-top: 10px;"> ■ Annual Return ◆ 10 year moving average return ▲ 10 year moving average return target </p>	Year	Annual Return	2016	2.0%	2017	6.5%	2018	6.7%	2019	6.5%	2020	0.6%	2021	10.9%	2022	-4.3%	2023	7.8%	2024	7.7%	2025	9.6%
Year	Annual Return																						
2016	2.0%																						
2017	6.5%																						
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2025	9.6%																						
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	\$435 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																						

PATH: BORN 1944 - 1948																																													
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	 <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <caption>Annual Returns and Moving Averages (30/06/2016 to 30/06/2025)</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>10 year moving average return</th> <th>10 year moving average return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2016</td> <td>2.1%</td> <td>-</td> <td>5.8%</td> </tr> <tr> <td>30/06/2017</td> <td>5.7%</td> <td>5.5%</td> <td>5.6%</td> </tr> <tr> <td>30/06/2018</td> <td>6.6%</td> <td>5.3%</td> <td>5.4%</td> </tr> <tr> <td>30/06/2019</td> <td>6.3%</td> <td>5.1%</td> <td>5.2%</td> </tr> <tr> <td>30/06/2020</td> <td>0.6%</td> <td>4.9%</td> <td>5.0%</td> </tr> <tr> <td>30/06/2021</td> <td>10.7%</td> <td>4.7%</td> <td>4.8%</td> </tr> <tr> <td>30/06/2022</td> <td>-4.2%</td> <td>4.9%</td> <td>5.0%</td> </tr> <tr> <td>30/06/2023</td> <td>7.8%</td> <td>5.1%</td> <td>5.2%</td> </tr> <tr> <td>30/06/2024</td> <td>7.1%</td> <td>4.8%</td> <td>5.3%</td> </tr> <tr> <td>30/06/2025</td> <td>9.9%</td> <td>5.2%</td> <td>5.4%</td> </tr> </tbody> </table> <p style="font-size: small; margin-top: 10px;"> ■ Annual Return ◆ 10 year moving average return ▲ 10 year moving average return target </p>	Date	Annual Return	10 year moving average return	10 year moving average return target	30/06/2016	2.1%	-	5.8%	30/06/2017	5.7%	5.5%	5.6%	30/06/2018	6.6%	5.3%	5.4%	30/06/2019	6.3%	5.1%	5.2%	30/06/2020	0.6%	4.9%	5.0%	30/06/2021	10.7%	4.7%	4.8%	30/06/2022	-4.2%	4.9%	5.0%	30/06/2023	7.8%	5.1%	5.2%	30/06/2024	7.1%	4.8%	5.3%	30/06/2025	9.9%	5.2%	5.4%
Date	Annual Return	10 year moving average return	10 year moving average return target																																										
30/06/2016	2.1%	-	5.8%																																										
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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	\$430 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	 <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; text-align: center;"> <caption>Annual Return Data (30/06)</caption> <thead> <tr> <th>Year</th> <th>Annual Return</th> </tr> </thead> <tbody> <tr><td>2016</td><td>2.1%</td></tr> <tr><td>2017</td><td>5.9%</td></tr> <tr><td>2018</td><td>6.6%</td></tr> <tr><td>2019</td><td>6.6%</td></tr> <tr><td>2020</td><td>0.6%</td></tr> <tr><td>2021</td><td>10.6%</td></tr> <tr><td>2022</td><td>-4.3%</td></tr> <tr><td>2023</td><td>8.0%</td></tr> <tr><td>2024</td><td>7.2%</td></tr> <tr><td>2025</td><td>9.8%</td></tr> </tbody> </table> <p style="font-size: small; margin-top: 10px;"> ■ Annual Return ◆ 10 year moving average return ▲ 10 year moving average return target </p>	Year	Annual Return	2016	2.1%	2017	5.9%	2018	6.6%	2019	6.6%	2020	0.6%	2021	10.6%	2022	-4.3%	2023	8.0%	2024	7.2%	2025	9.8%
Year	Annual Return																						
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2023	8.0%																						
2024	7.2%																						
2025	9.8%																						
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	\$425 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																						

PATH: BORN 1934 - 1938																							
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	 <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <caption>Annual Return Data (30/06/2016 to 30/06/2025)</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> </tr> </thead> <tbody> <tr><td>30/06/2016</td><td>2.0%</td></tr> <tr><td>30/06/2017</td><td>5.7%</td></tr> <tr><td>30/06/2018</td><td>6.6%</td></tr> <tr><td>30/06/2019</td><td>6.6%</td></tr> <tr><td>30/06/2020</td><td>0.9%</td></tr> <tr><td>30/06/2021</td><td>10.6%</td></tr> <tr><td>30/06/2022</td><td>-4.3%</td></tr> <tr><td>30/06/2023</td><td>7.9%</td></tr> <tr><td>30/06/2024</td><td>7.3%</td></tr> <tr><td>30/06/2025</td><td>9.7%</td></tr> </tbody> </table> <p style="font-size: small; margin-top: 10px;"> ■ Annual Return ◆ 10 year moving average return ▲ 10 year moving average return target </p>	Date	Annual Return	30/06/2016	2.0%	30/06/2017	5.7%	30/06/2018	6.6%	30/06/2019	6.6%	30/06/2020	0.9%	30/06/2021	10.6%	30/06/2022	-4.3%	30/06/2023	7.9%	30/06/2024	7.3%	30/06/2025	9.7%
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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. Fees and other costs for a member with a balance of \$50,000 throughout the year.																						

PATH: BORN 1929 - 1933																							
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%																						
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Statement of fees and other costs	\$410 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.