

MERCER SUPER TRUST MYSUPER PRODUCT DASHBOARD

13 AUGUST 2025

Mercer WGSP MySuper MySuper Product for Mercer Tailored Super

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

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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 (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)	17.5% 12.5% 7.5% 2.5% 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	\$361 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)	17.5% 12.7% 12.7% 7.5% 2.5% 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	\$341 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.							



PATH: BORN 2004	- 2008									
Return target	Return target for 2026 to 2035 is CPI + 4.8% 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)	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% 20.3% 11.7% 11.1% 12.5% 11.7% 11.1%									
	-2.5% -5.0% -7.5% -5.9% 30/06/20 20 20 20 20 20 20 20 20 20 20 20 20 2									
	, , ,									
	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. 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% 10.6% 10.2% 10.0% 7.5% 5.0% 2.5% 0.7% 0.0% -7.5% -5.6% 30/06/20 0/20 0/20 0/20 0/20 0/20 0/20 0/									
	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	\$346 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% 10.0% 7.5% 5.0% 2.5% 0.9% -7.5% -5.7% 30006000000000000000000000000000000000
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	\$346 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.



PATH: BORN 1989	- 1993									
Return target		get for 2026 to 2035 is CPI + 4.8% per year after fees and taxes.								
(see Note 1) Return	This is not	This is not a guarantee of future returns or performance. This is a prediction only.								
(10 year average return as at 30 June 2025)	7.8%									
	22.5%	21.7%								
	20.0%									
	17.5%									
	15.0%	12 2% 12 3%								
	12.5% -	10.5% 10.8%								
	10.0%	7.5%								
	7.5%									
	5.0%									
Comparison between	2.5%	1.0%								
return target and return	0.0%									
	-2.5%	-1.0%								
	-5.0%	-5.7%								
	-7.5%									
		30/06/2025 30/06/2024 30/06/2023 30/06/2022 30/06/2021 30/06/2019 30/06/2018 30/06/2018								
)25)24)22)22)23)23)23)19)119								
	Annual Return → 10 year moving average return									
		—▲—10 year moving average return target								
	Past perform	rmance is not a reliable indicator of future returns or performance.								
Level of investment risk	High: Estim less than 6	mated number of negative net investment returns over a 20 year period is 4 to 3.								
Statement of fees and other costs	\$346 p.a.	other costs for a member with a balance of \$50,000 throughout the year.								



PATH: BORN 1984	- 1988									
Return target (see Note 1)	_	get for 2026 a guarantee			•	•				nlv
Return (10 year average return as at 30 June 2025)	7.9%	a guarantee	oriutare	Totallis	or perior	mano	. 11113 K	o a prod	iotion of	ny.
	22.5%				2	22.0%				
	20.0%					\prod				
	17.5%									
	15.0%					$\ \cdot\ $				
	12.5%	10.6	11.1%			$\ \cdot\ $		12.1%	11.6%	12.3%
	10.0%		\mathbb{H}			┨		+	┨┠	+
	7.5%			7.5%				-	1*+	
Comparison between return target and	5.0%		HH			$\ \cdot\ $		H	\mathbb{H}	+
	2.5%	1.0%	H	11				11	Н	
return	0.0%									
	-2.5%				-0.9%		┪╂			
	-5.0%									
	-7.5%	(a) (a)	(i)	ω.	w	(a)	-5.6%	w	(i)	w
		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
		2017 2016	2018	2019	2020	2021	2022	2023	2024	2025
			A nr	nual Retu	urn					
	→ 10 year moving average return → 10 year moving average return target									
			10 y	year mov	ving aver	age re	eturn tar	get		
Level of investment	High: Estin	mance is not								iod is 4 to
risk Statement of fees and other costs	less than 6 \$351 p.a.	other costs for		h a u ,:41	- h!	f A	E0 000 1	llauar!		



PATH: BORN 1979	- 1983										
Return target (see Note 1)	Return tar	_				•	•				nlv
Return (10 year average return as at 30 June 2025)	7.9%	<u>a gaara</u>	1100 01	rataro	Totallio	or porior	marie	O. 111101	o u proc		y.
	22.5%					,	22.1%)			
	20.0%										
	17.5%										
	15.0%										
	12.5%	1	10.6%	11.1%					12.2%	11.5%	12.3%
	10.0%			+			┨		+	+	+
Comparison between return target and	7.5%				7.5%				-	1	
	5.0%			+	+				+	H	H
	2.5%	1.0%		H	+				+		
return	0.0%										
	-2.5%					-1.1%		+			
	-5.0%										
	-7.5%	(1)	(1)	(1)	(1)	(1)	(1)	-5.5%	(1)	(1)	(1)
		30/06/2016	30/06/2017	30/06/2018	30/06/2019	30/06/2020	30/06/2021	30/06/2022	30/06/2023	30/06/2024	30/06/2025
		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
				— Ann	ual Retu	ırn					
	→ 10 year moving average return										
				<u>-</u> 10 y	ear mov	ving aver	age r	eturn taı	rget		
	Past perfo										
Level of investment risk	High: Esti		mber o	of nega	tive net	investme	ent re	turns ov	er a 20 y	year per	iod is 4 to
Statement of fees and other costs	\$361 p.a. Fees and	other cos	sts for	a meml	per with	a balanc	e of 9	550,000	through	out the	/ear.



PATH: BORN 1974	- 1978								
Return target (see Note 1)	_	et for 2026 to 2035 is CPI + 4.8% per year after fees and taxes. 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%							
	20.0%								
	17.5%								
	15.0%								
	12.5%	10.5% 11.1% 12.2% 12.3%							
	10.0%								
	7.5%	7.5%							
	5.0%								
Comparison between return target and return	2.5%	1.0%							
	0.0%								
	-2.5%	-1.2%							
	-5.0%	-5.5%							
	-7.5%								
		30/06/2025 30/06/2024 30/06/2022 30/06/2022 30/06/2021 30/06/2019 30/06/2018							
		o, 1							
		Annual Return							
		→ 10 year moving average return→ 10 year moving average return target							
	Past perform	nance is not a reliable indicator of future returns or performance.							
Level of investment risk		ated number of negative net investment returns over a 20 year period is 4 to							
Statement of fees and other costs	\$366 p.a. Fees and ot	ther costs for a member with a balance of \$50,000 throughout the year.							



Return target	Return tard	get for 2026 t	o 2035 is	CPI + 4	4.7% pei	vear	after fee	s and ta	axes.	
(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)	7.9%									
	22.5%					21.6%				
	17.5%					$\left\{ \cdot \right\}$				
	15.0%							12.2%		12.3%
	12.5%	10.6%	₆ 11.1%			┧┟		12.270	11.4%	12.570
	10.0%			7.5%		╁		H		1 1
	7.5%	_	+-+	7.570				+ +	1	++
	5.0%					╁┟		++		+
Comparison between return target and	2.5%	1.1%				╁┟		+		1 1
return	0.0%									
	-2.5% -				-1.1%					
	-5.0%						-5.4%			
	-7.5%	30 30	30	 30	30	30	30		30	30
		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
		16			_	21	22	23	24	25
		C	Ann			roa	. 1			
	→ 10 year moving average return → 10 year moving average return target									
	To year moving average return target									
Level of investment risk	-	mance is not nated numbe								iod is 4
	\$371 p.a.	•								



PATH: BORN 1964	- 1968									
Return target	Return target for 2026 to 2035 is CPI + 4.3% 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)	7.3%									
Comparison between return target and return	22.5% 20.0% 17.5% 15.0% 10.0% 10.1% 10.0% 7.2% 5.0% 2.5% 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									
risk Otatamant of face and	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 1959	- 1963						
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 3.9% per year after fees and taxes.						
Return (10 year average return as at 30 June 2025)	This is not a guarantee of future returns or performance. This is a prediction only. 6.5%						
Comparison between return target and return	17.5% 15.0% 12.5% 10.0% 7.5% 5.0% 2.5% -5.0% -7.5% 30 30 30 30 30 30 30 30 30 30 30 30 30 3						
Level of investment	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.						
risk 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 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	15.0% 12.5% 10.0% 7.5% 7.8% 5.0% 2.5% 1.6% 0.4% 0.4% 0.4% -2.5% -5.0% -7.5%									
	30/06/20 11									
	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	\$386 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	15.0% 12.5% 10.0% 7.5% 5.0% 2.5% 0.0% -2.5% -5.0%							
	-7.5% 30, 30, 30, 30, 30, 30, 30, 30, 30, 30,							
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	\$386 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	15.0% 12.5% 10.0% 7.5% 5.7% 6.6% 6.3% 7.9% 7.2% 7.2% -4.2% -7.5%								
	-7.5% 30,00,00,00,00,00,00,00,00,00,00,00,00,0								
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	\$371 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%										
	15.0%										
	12.5%										
	9.8%										
	7.5%										
	5.0%										
	2.5% 2.1% 0.6%										
Comparison between return target and return	0.0%										
	-2.5%										
	-5.0%										
	-7.5% 30 30 30 30 30 30 30 30 30 30 30 30 30	,									
	30/06/2025 30/06/2024 30/06/2023 30/06/2021 30/06/2021 30/06/2019 30/06/2018 30/06/2018										
	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	\$376 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	15.0% 10.0% 7.5% 5.0% 2.5% 0.0% -2.5% -5.0% -7.5%										
	→ 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	\$381 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.									nly.	
Return (10 year average return as at 30 June 2025)	5.3%										
Comparison between return target and return	15.0% 12.5% 10.0%			6.4%	6.6%		11.1%		7.8%	7.6%	10.2%
	5.0% 2.5% 0.0%	2.1%	5.4%	0.4%		1.2%					
	-2.5% -5.0% -7.5%							-4.3%			
	-7.570	30/06/2016	30/06/2017	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										
								nce.			
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	\$356 p.a. Fees and	other cos	sts for	a meml	per with	a balan	ce of \$5	50,000 t	hrough	out the	year.



PATH: BORN PRIO	R TO 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)	5.1%										
	15.0%										
	12.5%										
	9.5%										
	7.5% 6.6% 6.7% 7.3% 5.3%										
	5.0%										
Comparison between return target and return	2.5% 2.1% 0.7%										
	0.0%										
	-2.5%										
	-5.0%										
	-7.5% ω ω ω ω ω ω ω ω										
	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										
	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	\$396 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.