



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.

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

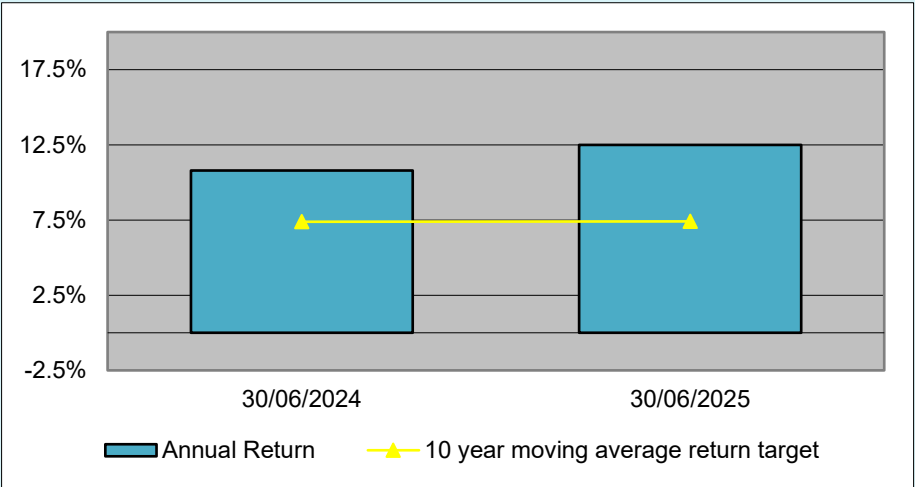
GPO Box 4303
Melbourne VIC 3001

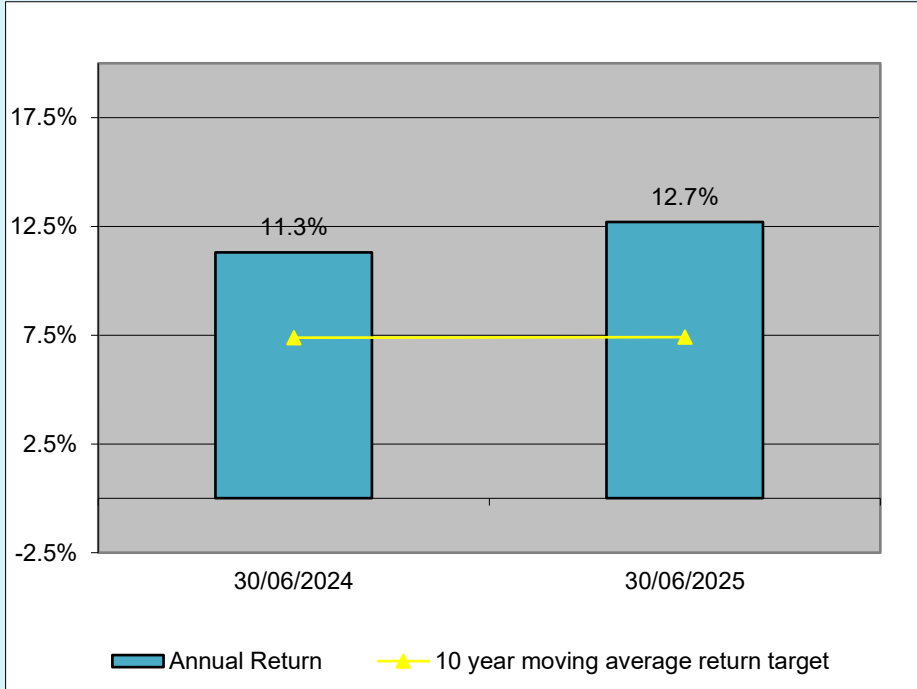
Helpline **1800 682 525**

Or visit 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 ('Mercer Super'). Mercer WGSP SmartPath® (MySuper authorisation number 19905422981588) is the MySuper product for Mercer Tailored Super. 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. The product Target Market Determination can be found at 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' and 'Mercer SmartPath®' are Australian registered trademarks 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. © 2025 Mercer. All rights reserved.

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 blue bars representing Annual Return for 30/06/2024 and 30/06/2025. A yellow line with triangles at each end represents the 10 year moving average return target, which is constant at 7.5% for both dates. The y-axis ranges from -2.5% to 17.5% in 2.5% increments. The 2024 bar is slightly below 7.5%, while the 2025 bar is slightly above it.</p> <p>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	\$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)	 <p>The chart displays two blue bars representing Annual Return. The first bar for 30/06/2024 reaches 11.3% on the y-axis. The second bar for 30/06/2025 reaches 12.7%. A horizontal yellow line with triangle markers at both ends is positioned at the 7.5% level on the y-axis, representing the 10 year moving average return target. The y-axis scale ranges from -2.5% to 17.5% in increments of 2.5%.</p> <table><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>11.3%</td><td>7.5%</td></tr><tr><td>30/06/2025</td><td>12.7%</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	11.3%	7.5%	30/06/2025	12.7%	7.5%
	Date	Annual Return	10 year moving average return target							
30/06/2024	11.3%	7.5%								
30/06/2025	12.7%	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	\$341 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.									

PATH: BORN 2004 - 2008

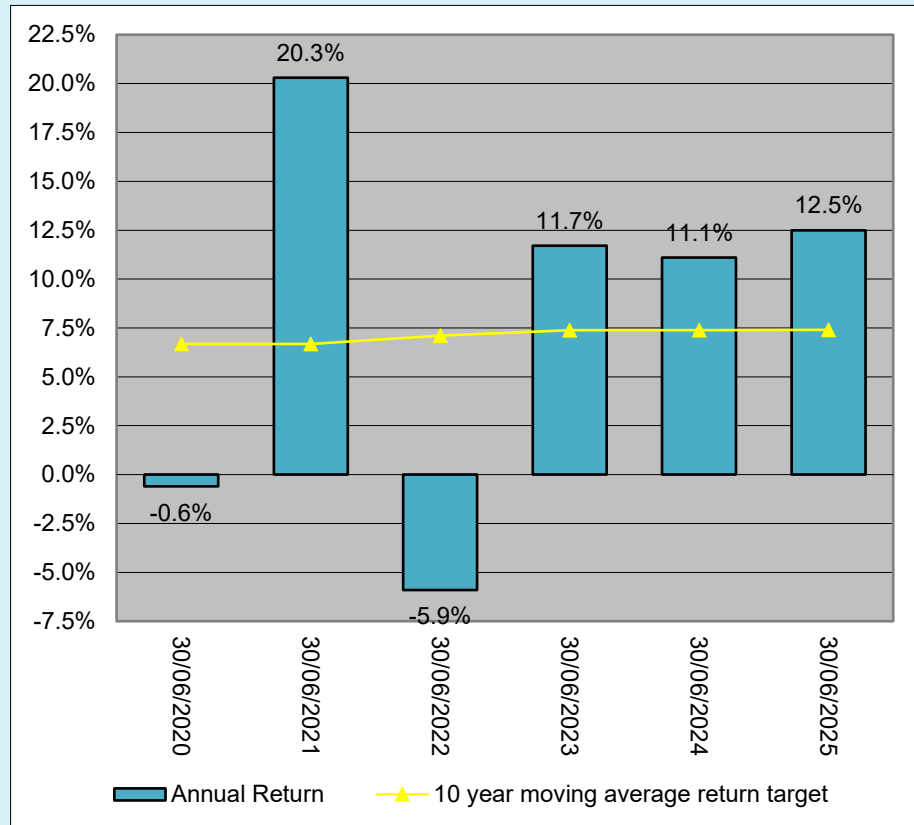
Return target (see Note 1)

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)



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

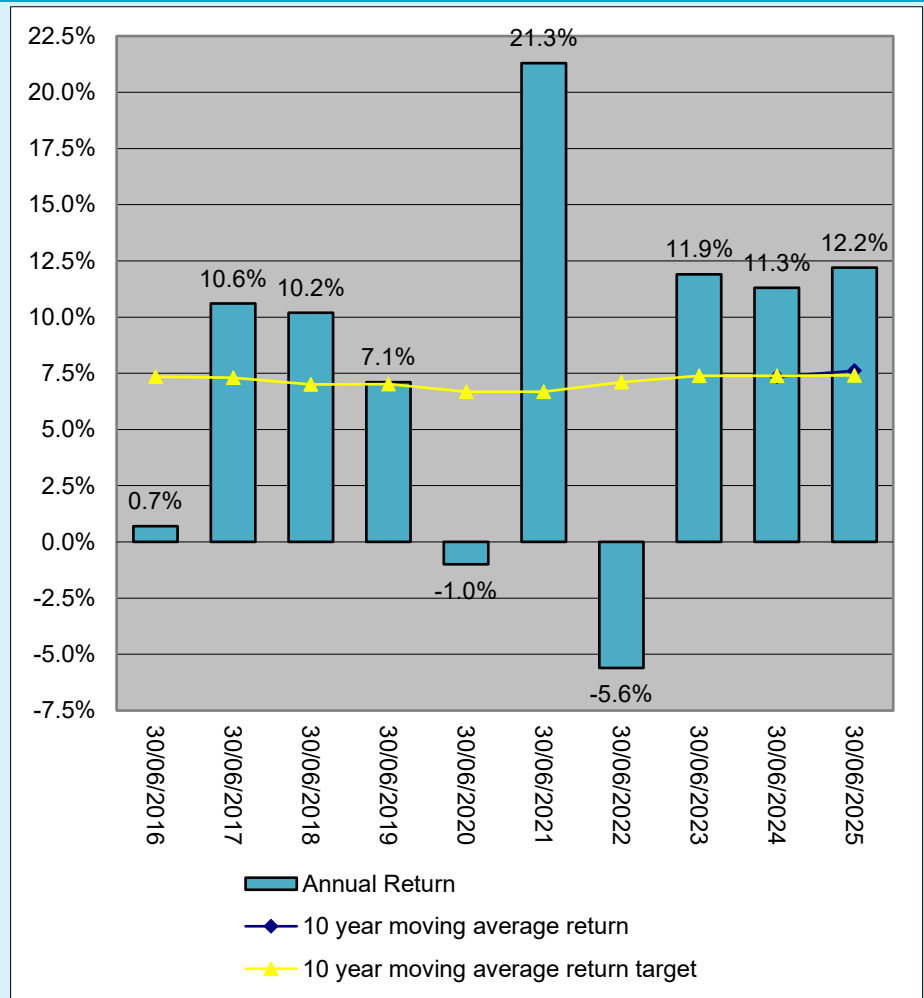
Return target
(see Note 1)

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**



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

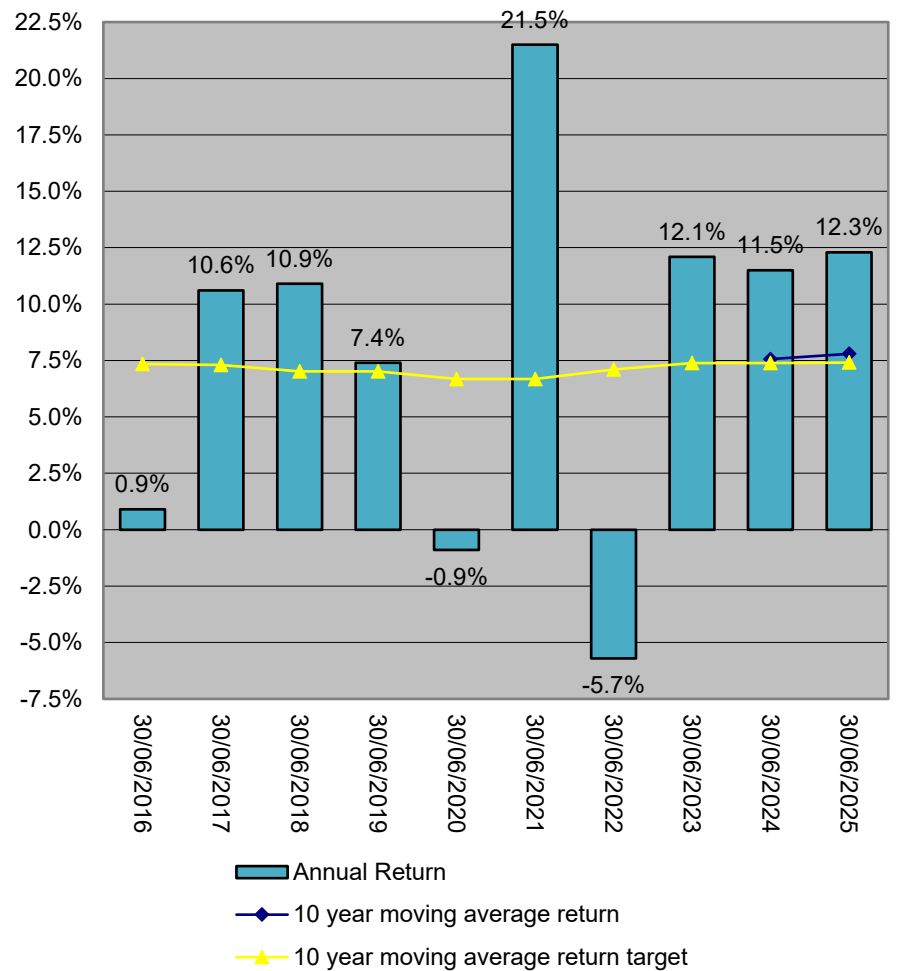
Return target
(see Note 1)

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**



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 1989 - 1993

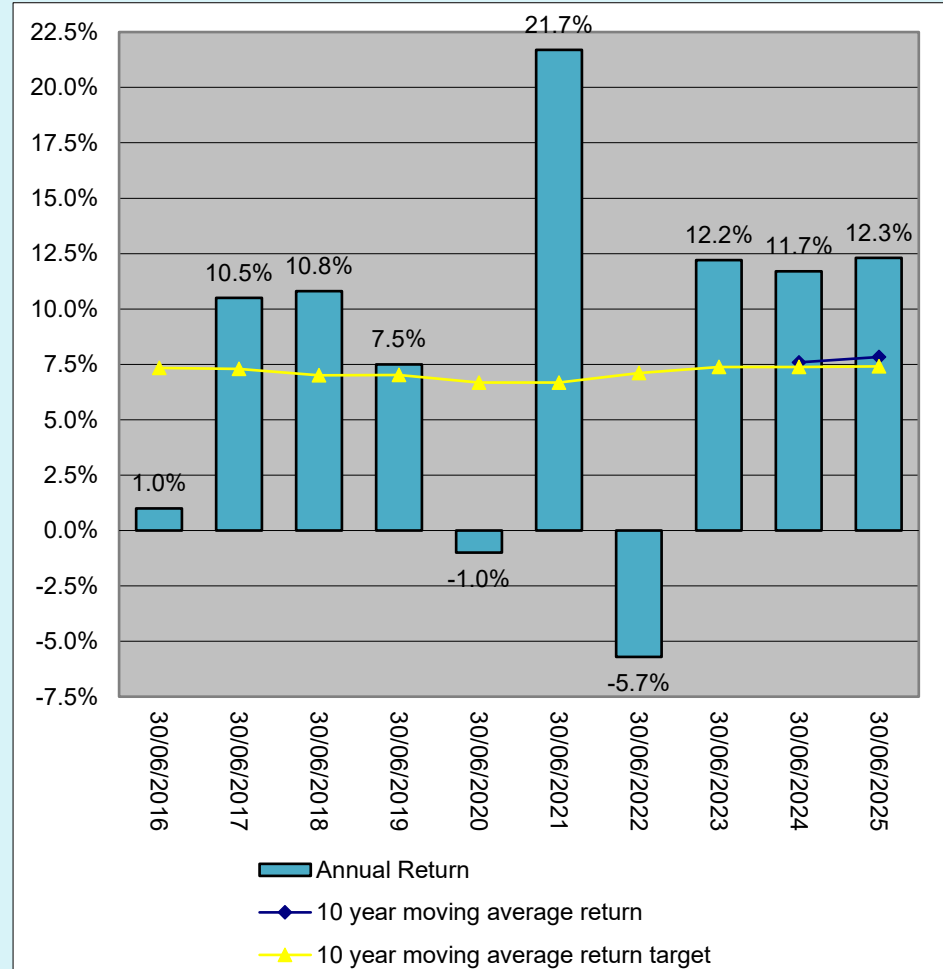
Return target
(see Note 1)

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%

**Comparison between
return target and
return**



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 1984 - 1988

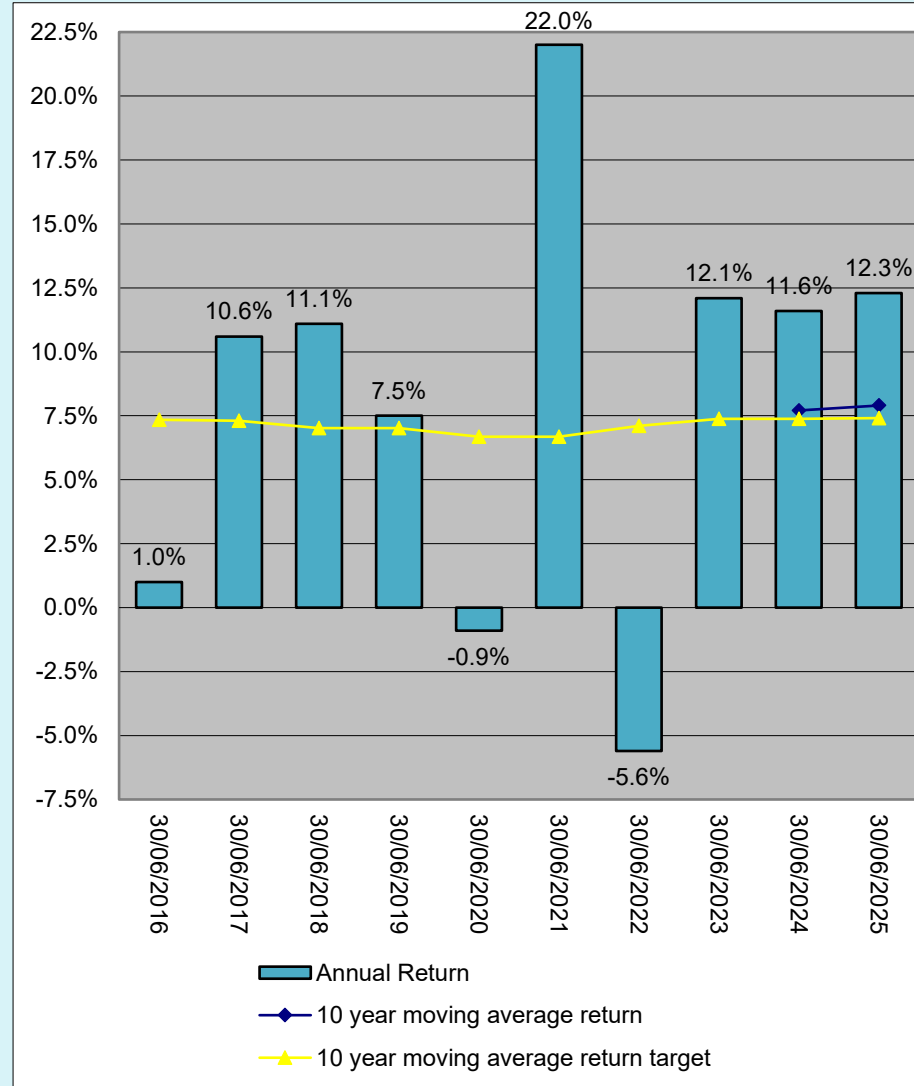
Return target
(see Note 1)

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**



Past performance is not a reliable indicator of future returns or performance.

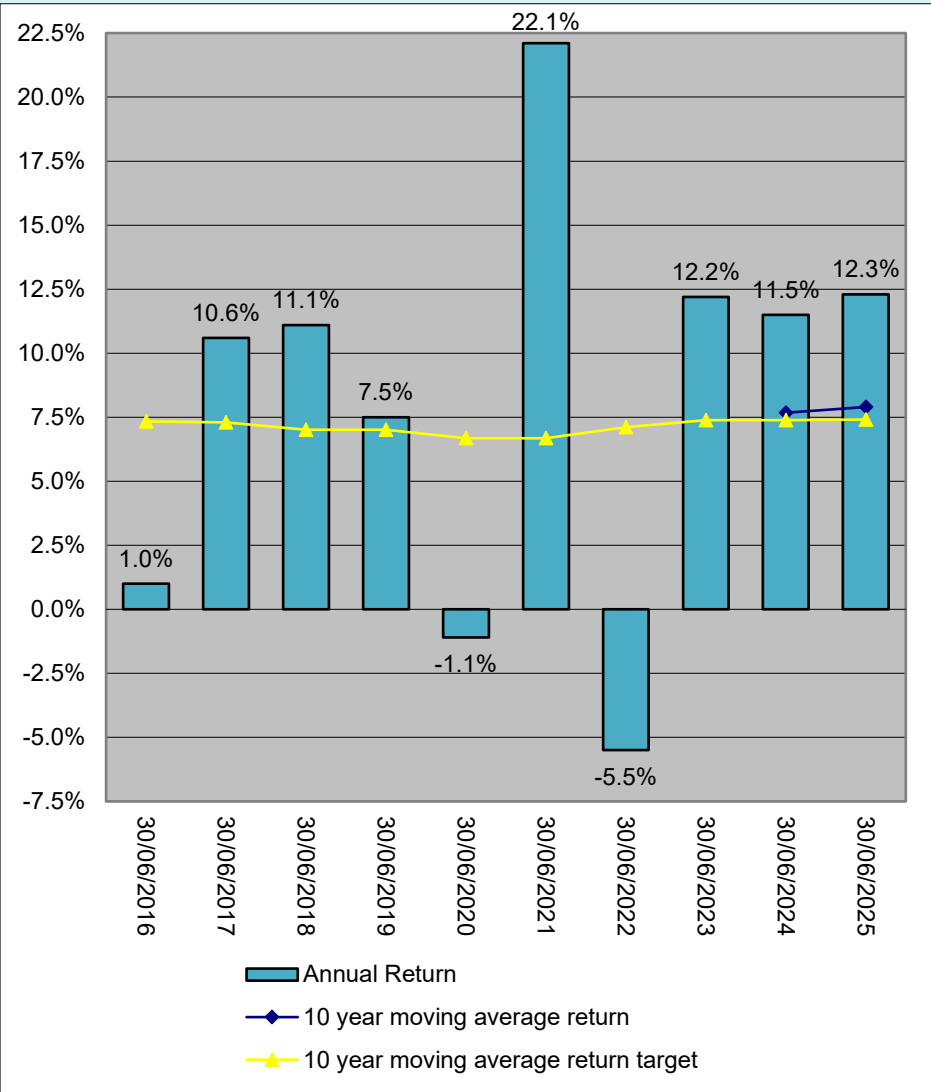
**Level of investment
risk**

High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.

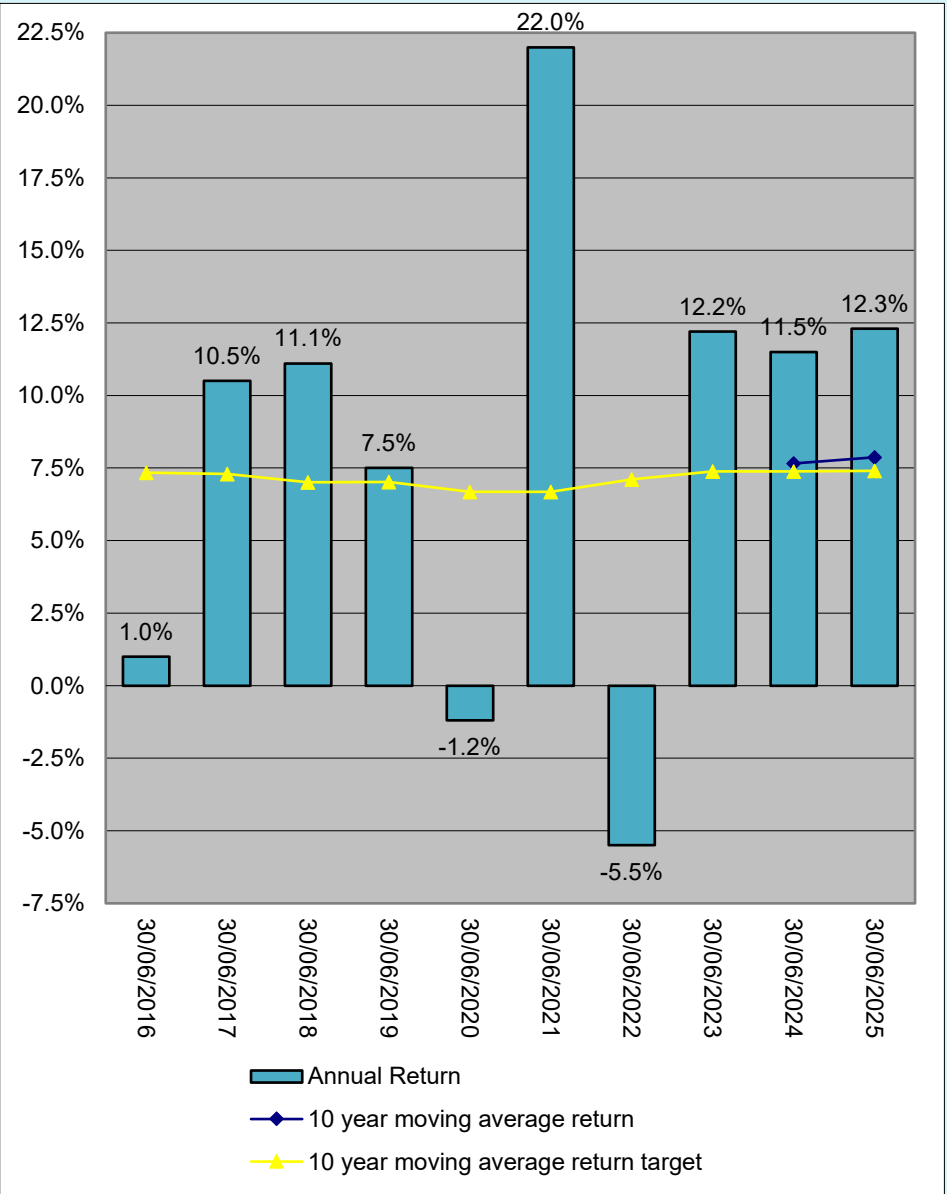
**Statement of fees and
other costs**

\$351 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 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"><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>1.0%</td><td>7.5%</td><td>7.5%</td></tr><tr><td>30/06/2017</td><td>10.6%</td><td>7.5%</td><td>7.5%</td></tr><tr><td>30/06/2018</td><td>11.1%</td><td>7.5%</td><td>7.5%</td></tr><tr><td>30/06/2019</td><td>7.5%</td><td>7.5%</td><td>7.5%</td></tr><tr><td>30/06/2020</td><td>-1.1%</td><td>7.5%</td><td>7.5%</td></tr><tr><td>30/06/2021</td><td>22.1%</td><td>7.5%</td><td>7.5%</td></tr><tr><td>30/06/2022</td><td>-5.5%</td><td>7.5%</td><td>7.5%</td></tr><tr><td>30/06/2023</td><td>12.2%</td><td>7.5%</td><td>7.5%</td></tr><tr><td>30/06/2024</td><td>11.5%</td><td>7.5%</td><td>7.5%</td></tr><tr><td>30/06/2025</td><td>12.3%</td><td>7.9%</td><td>7.5%</td></tr></tbody></table>	Date	Annual Return	10 year moving average return	10 year moving average return target	30/06/2016	1.0%	7.5%	7.5%	30/06/2017	10.6%	7.5%	7.5%	30/06/2018	11.1%	7.5%	7.5%	30/06/2019	7.5%	7.5%	7.5%	30/06/2020	-1.1%	7.5%	7.5%	30/06/2021	22.1%	7.5%	7.5%	30/06/2022	-5.5%	7.5%	7.5%	30/06/2023	12.2%	7.5%	7.5%	30/06/2024	11.5%	7.5%	7.5%	30/06/2025	12.3%	7.9%	7.5%
	Date	Annual Return	10 year moving average return	10 year moving average return target																																									
30/06/2016	1.0%	7.5%	7.5%																																										
30/06/2017	10.6%	7.5%	7.5%																																										
30/06/2018	11.1%	7.5%	7.5%																																										
30/06/2019	7.5%	7.5%	7.5%																																										
30/06/2020	-1.1%	7.5%	7.5%																																										
30/06/2021	22.1%	7.5%	7.5%																																										
30/06/2022	-5.5%	7.5%	7.5%																																										
30/06/2023	12.2%	7.5%	7.5%																																										
30/06/2024	11.5%	7.5%	7.5%																																										
30/06/2025	12.3%	7.9%	7.5%																																										
	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 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	 <p>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	\$366 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1969 - 1973

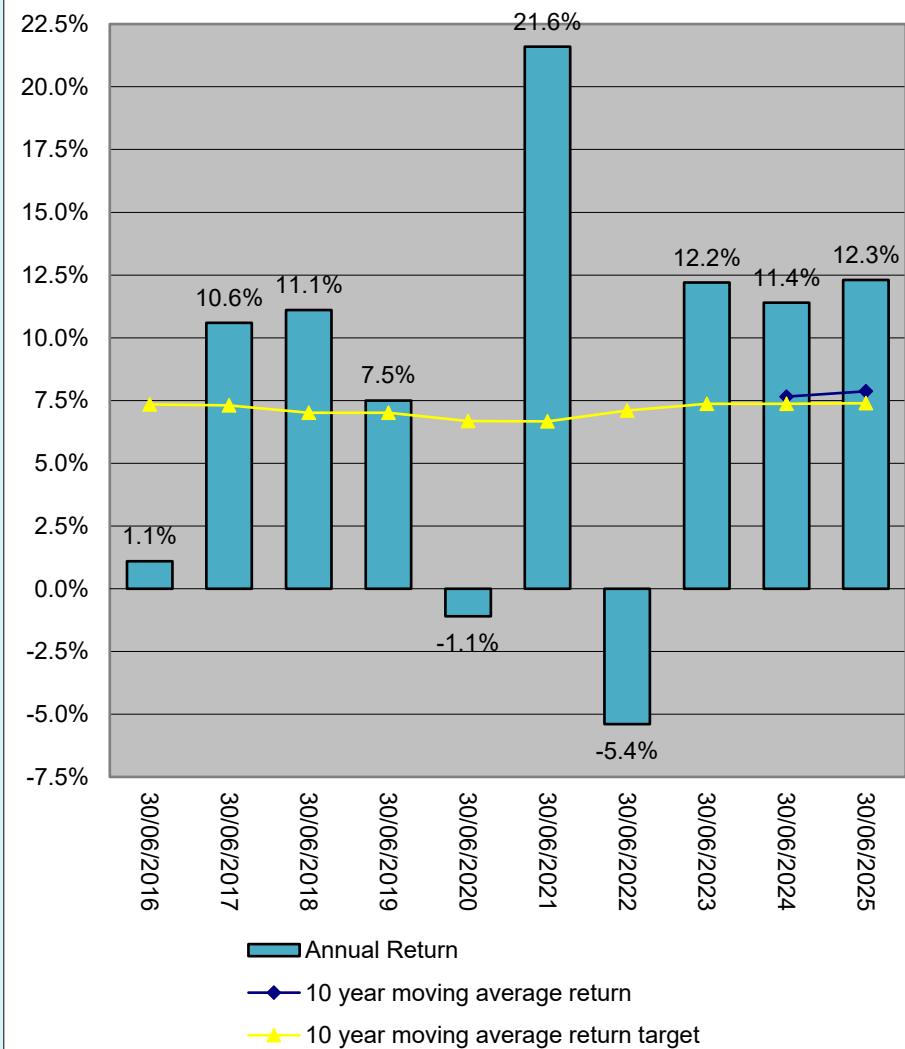
Return target
(see Note 1)

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)

7.9%

**Comparison between
return target and
return**



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

\$371 p.a.
Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1964 - 1968

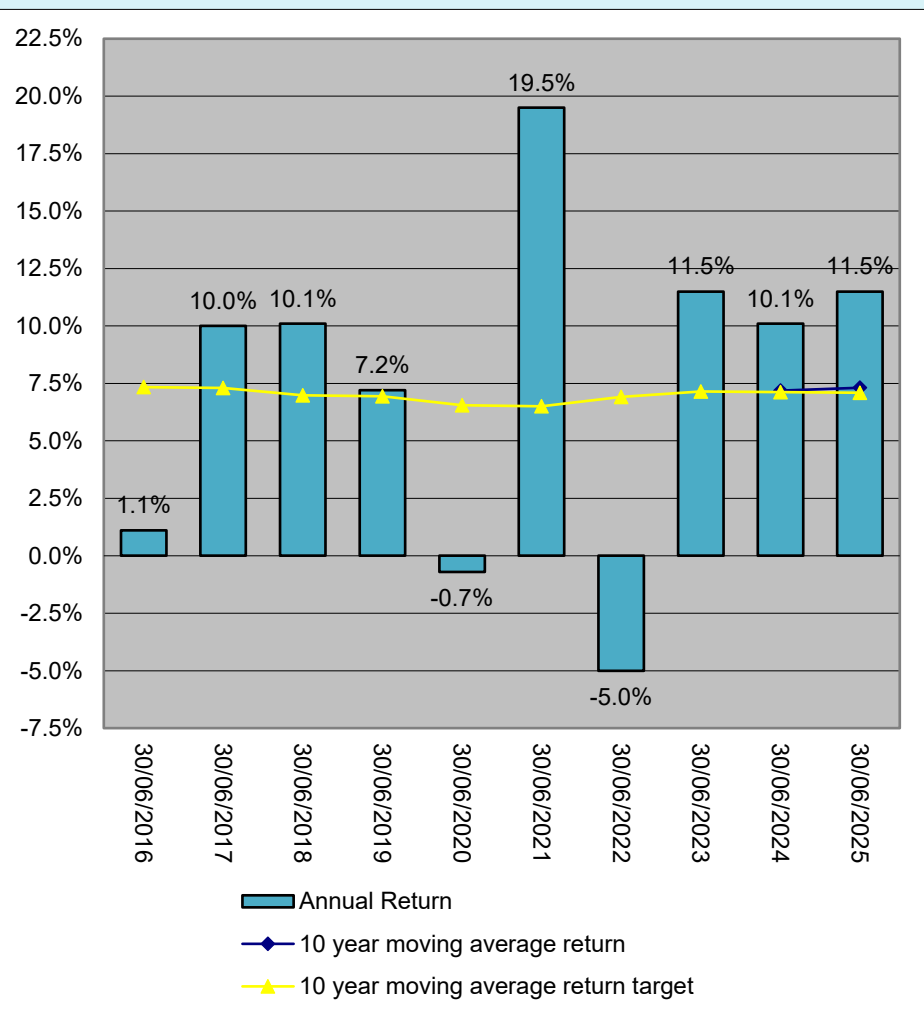
Return target (see Note 1)

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



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 1959 - 1963

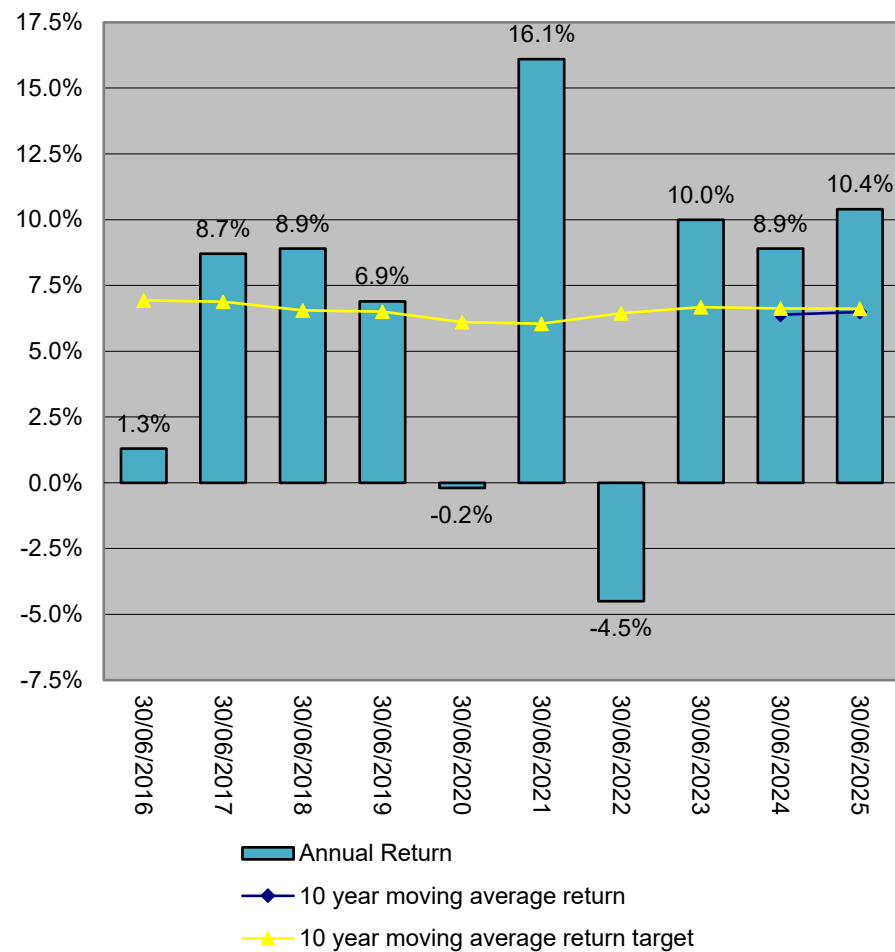
Return target
(see Note 1)

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**



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 1954 - 1958

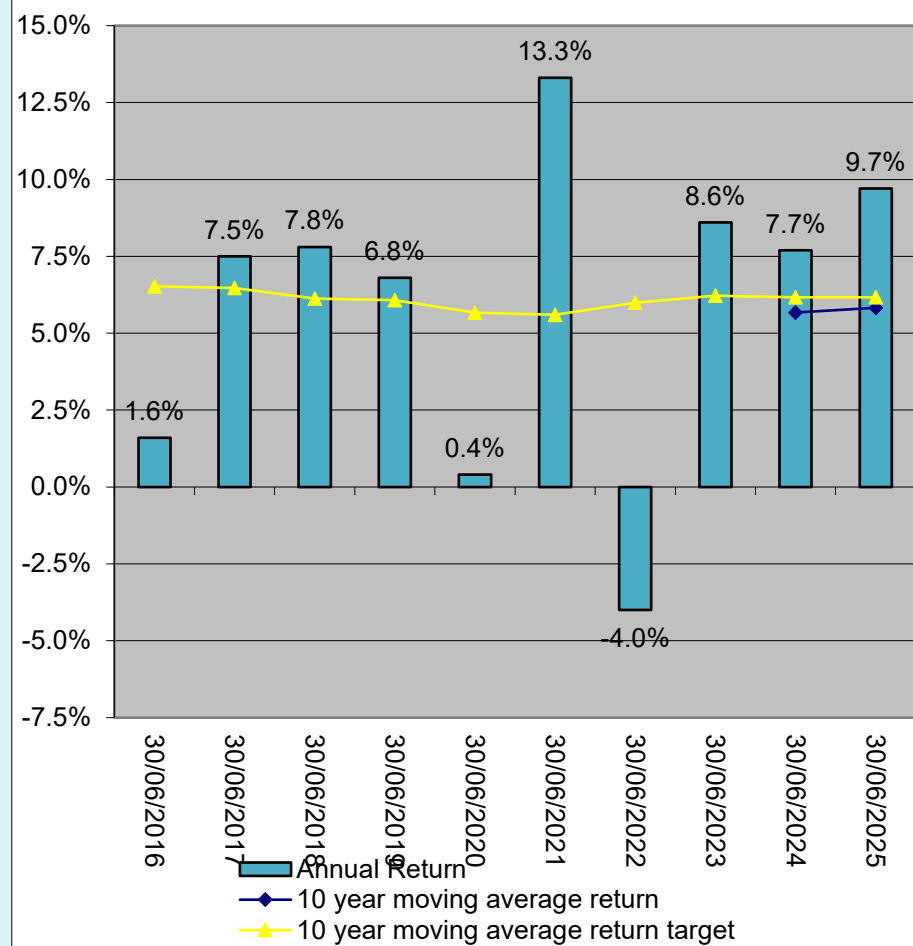
Return target (see Note 1)

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



Past performance is not a reliable indicator of future returns or performance.

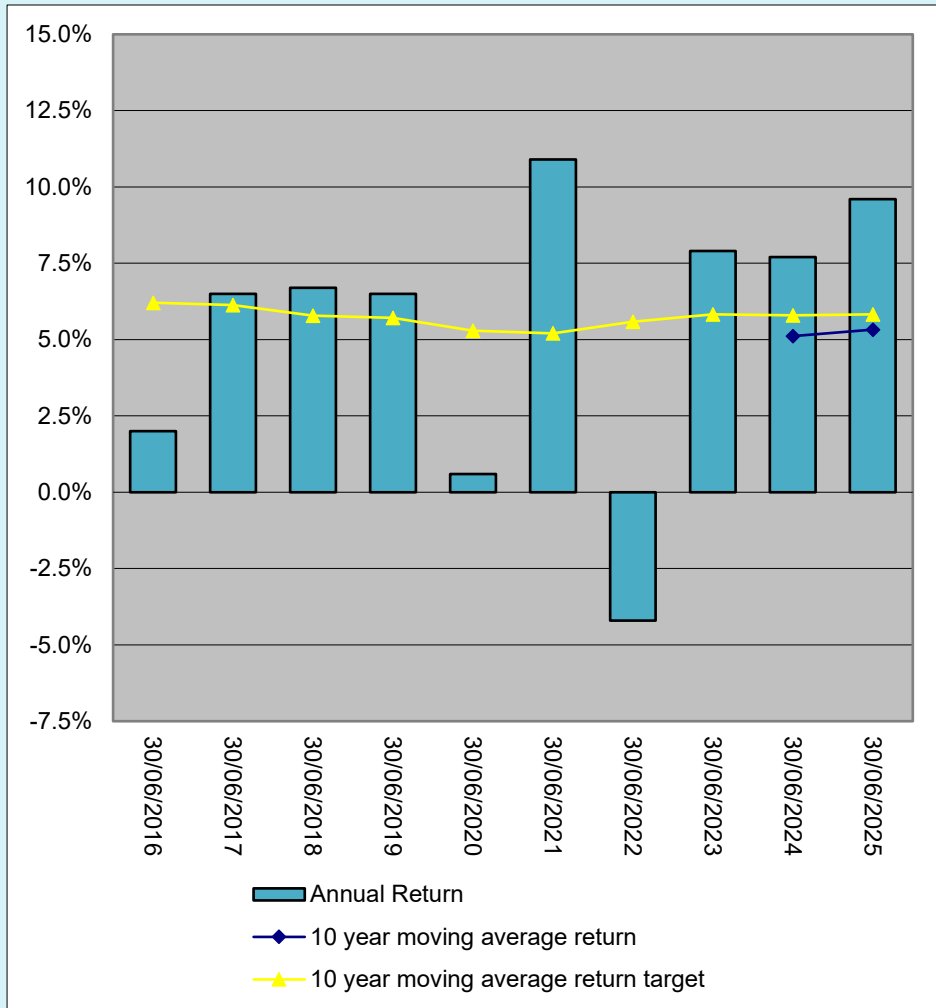
Level of investment risk

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	 <table><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>2.0%</td><td>5.5%</td><td>6.0%</td></tr><tr><td>30/06/2017</td><td>6.0%</td><td>5.5%</td><td>6.0%</td></tr><tr><td>30/06/2018</td><td>6.5%</td><td>5.5%</td><td>5.8%</td></tr><tr><td>30/06/2019</td><td>6.5%</td><td>5.5%</td><td>5.5%</td></tr><tr><td>30/06/2020</td><td>0.5%</td><td>5.2%</td><td>5.2%</td></tr><tr><td>30/06/2021</td><td>11.0%</td><td>5.0%</td><td>5.0%</td></tr><tr><td>30/06/2022</td><td>-4.5%</td><td>5.5%</td><td>5.5%</td></tr><tr><td>30/06/2023</td><td>8.0%</td><td>5.5%</td><td>5.8%</td></tr><tr><td>30/06/2024</td><td>7.5%</td><td>5.0%</td><td>5.8%</td></tr><tr><td>30/06/2025</td><td>9.5%</td><td>5.3%</td><td>5.8%</td></tr></tbody></table>	Date	Annual Return	10 year moving average return	10 year moving average return target	30/06/2016	2.0%	5.5%	6.0%	30/06/2017	6.0%	5.5%	6.0%	30/06/2018	6.5%	5.5%	5.8%	30/06/2019	6.5%	5.5%	5.5%	30/06/2020	0.5%	5.2%	5.2%	30/06/2021	11.0%	5.0%	5.0%	30/06/2022	-4.5%	5.5%	5.5%	30/06/2023	8.0%	5.5%	5.8%	30/06/2024	7.5%	5.0%	5.8%	30/06/2025	9.5%	5.3%	5.8%
	Date	Annual Return	10 year moving average return	10 year moving average return target																																									
30/06/2016	2.0%	5.5%	6.0%																																										
30/06/2017	6.0%	5.5%	6.0%																																										
30/06/2018	6.5%	5.5%	5.8%																																										
30/06/2019	6.5%	5.5%	5.5%																																										
30/06/2020	0.5%	5.2%	5.2%																																										
30/06/2021	11.0%	5.0%	5.0%																																										
30/06/2022	-4.5%	5.5%	5.5%																																										
30/06/2023	8.0%	5.5%	5.8%																																										
30/06/2024	7.5%	5.0%	5.8%																																										
30/06/2025	9.5%	5.3%	5.8%																																										
	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	\$386 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																																												

PATH: BORN 1944 - 1948

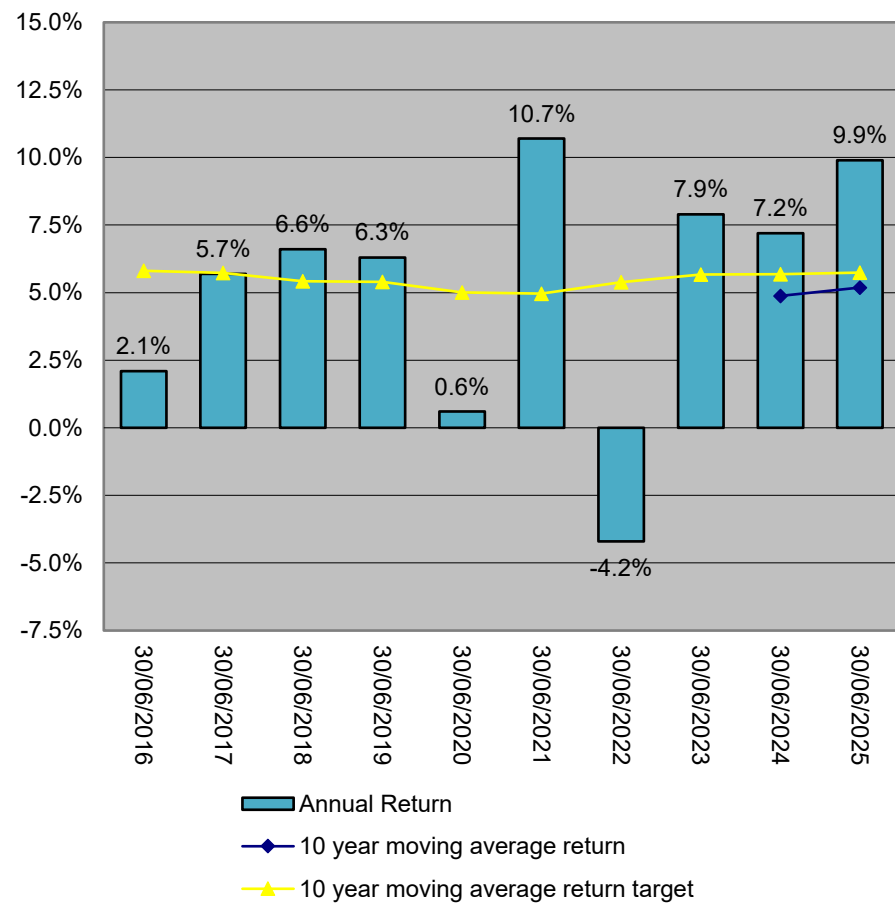
Return target
(see Note 1)

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**



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

\$371 p.a.
Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1939 - 1943

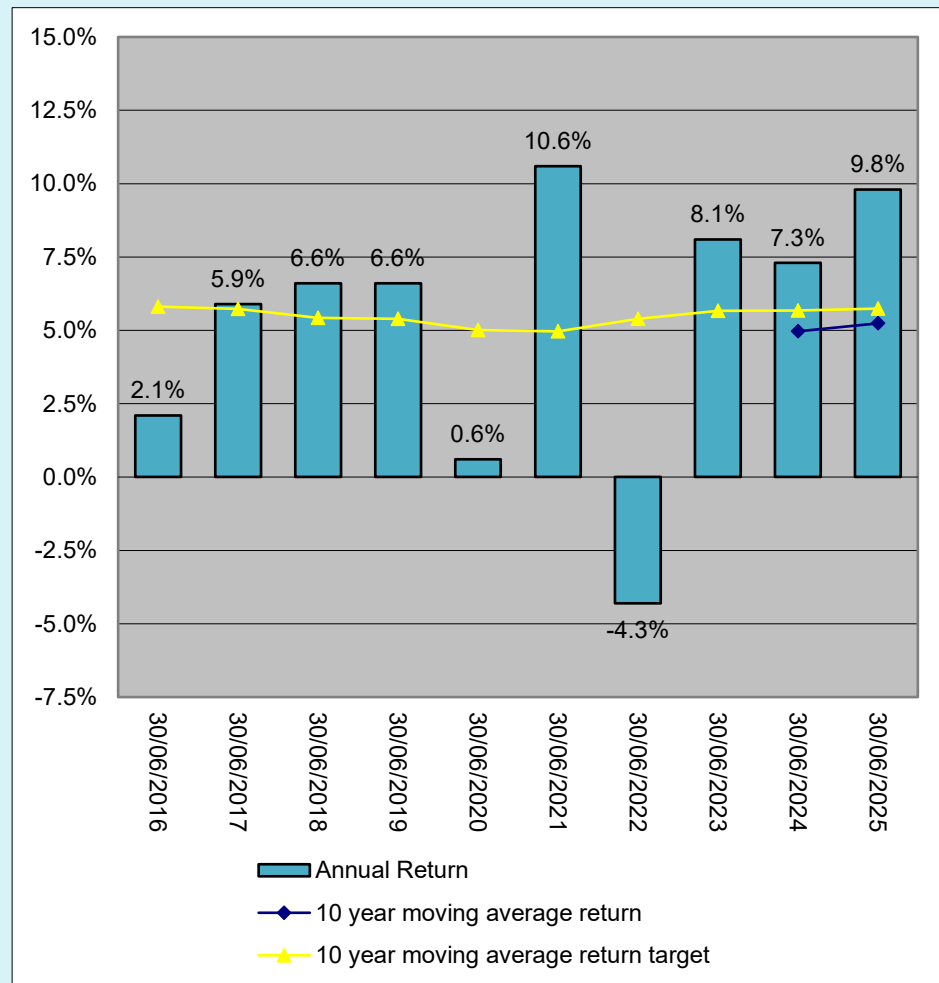
Return target
(see Note 1)

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%

**Comparison between
return target and
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**

\$376 p.a.
Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1934 - 1938

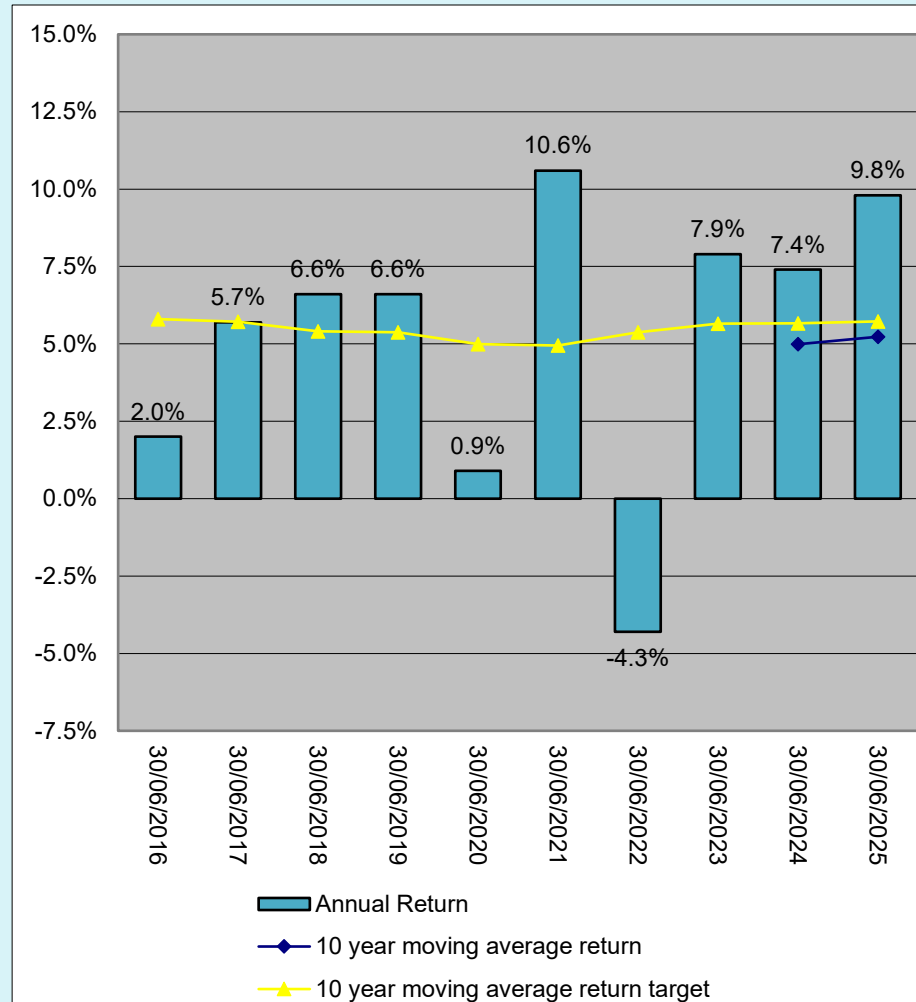
Return target
(see Note 1)

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**



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

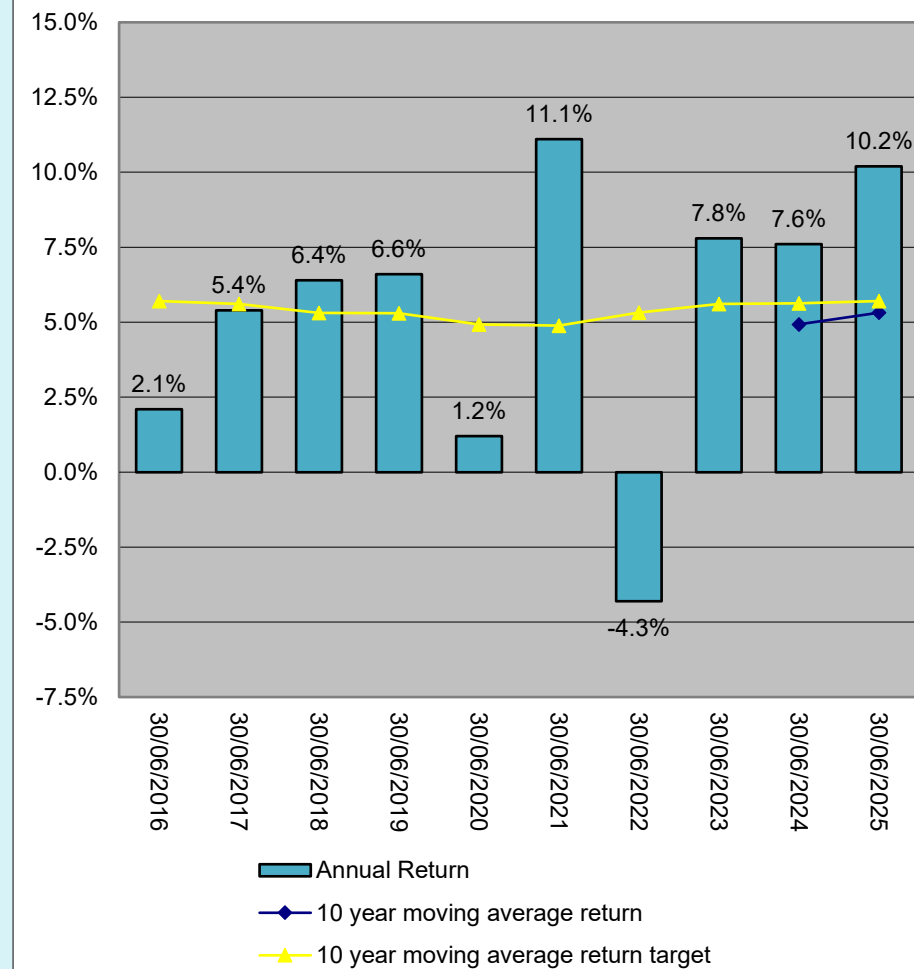
Return target
(see Note 1)

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.

Return
(10 year average return
as at 30 June 2025)

5.3%

**Comparison between
return target and
return**



Past performance is not a reliable indicator of future returns or performance.

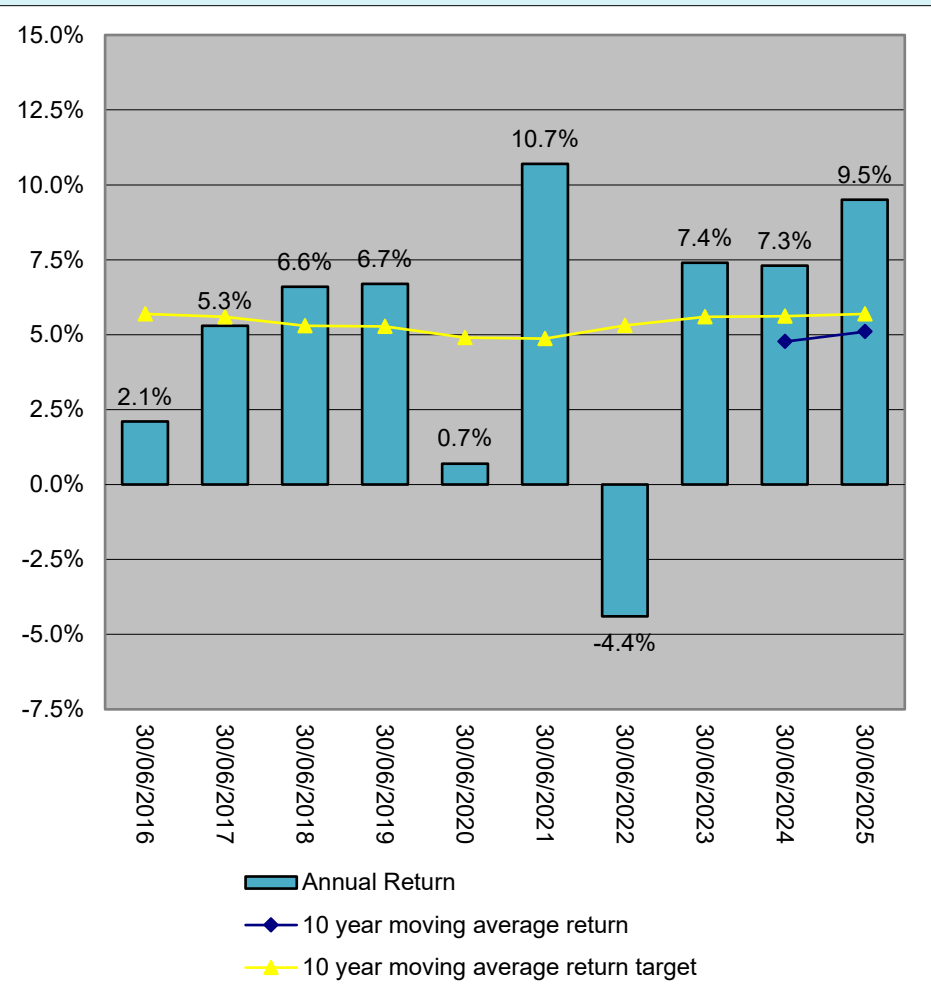
**Level of investment
risk**

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**

\$356 p.a.
Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN PRIOR 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%
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future returns or performance.</p>
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

- 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.
- The 10 year average return is not available as at 30 June 2025, as this Mercer SmartPath® Path commenced during May 2023.
- The 10 year average return is not available as at 30 June 2025, as this Mercer SmartPath® Path commenced during October 2022.
- The 10 year average return is not available as at 30 June 2025, as this Mercer SmartPath® Path commenced during April 2019.