

Anglican Superannuation Plan (Anglican Super)

20 June 2025

Product Disclosure Statement

Family members and Community category

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The trustee has appointed the following providers which are named in this PDS and have consented to being so named:

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- Mercer Investments (Australia) Limited (MIAL) ABN 66 008 612 397 AFSL #244385.
- Mercer Financial Advice (Australia) Pty Ltd (MFAAPL) ABN 76 153 168 293 AFSL #411766.
- Mercer Consulting (Australia) Pty Ltd (MCAPL) ABN 55 153 168 140 AFSL #411770.
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This *Product Disclosure Statement* (PDS) is a summary of significant information, being the main features of the Anglican Superannuation Plan (Anglican Super or your Plan) in the Corporate Superannuation Division (CSD) of the Mercer Super Trust. It includes a number of references to important information in a series of booklets applicable to your Plan, each of which forms part of this PDS. These booklets are the:

- *Your Plan Fees and Benefits* booklet
- *Other Things You Should Know* booklet
- *Insurance* booklet
- *Investments* booklet
- *Sustainable Investment Information* booklet.

You should read and consider the information in this PDS and the booklets before making a decision about this product.

This PDS contains general information only and does not take into account your individual objectives, personal financial situation or needs. Before acting on this information, you should consider whether it is appropriate to your individual objectives, personal financial situation and needs. You should obtain financial advice tailored to your personal circumstances.

The information in this PDS and the booklets that are part of it may change from time to time and if it is not materially adverse, will be made available online at mercersuper.com.au/pds.

A paper copy of any updated information will be given or an electronic copy made available on request at no charge by calling the Helpline. We will advise you directly of any material changes as required by law.

You can get a copy of this PDS and the booklets that are part of this PDS at mercersuper.com.au/pds or by calling the Helpline.

The Target Market Determination for this product can be found at mercersuper.com.au/TMD.

Unique Superannuation Identifier (USI) 19 905 422 981 355.

1. About Anglican Super

At Mercer Super, everything we do is centred around driving better outcomes for each and every one of our more than 1 million members. Our strategy focuses on empowering you with

the tools and support you need throughout your path to and through retirement. With 75 years' experience, we're backed by Mercer, a locally led, global expert in retirement and investments. Our local know-how and global expertise are put to work for you, with 3,000 investment experts seeking out opportunities in Australia and around the world.

Make your super count with Mercer Super.

With you for your super journey

On joining your Plan, you will be a member of Anglican Super in the CSD of the Mercer Super Trust. The Mercer Super Trust is a registered superannuation fund made up of the CSD, a Retail Division and an Allocated Pension Division.

The Employer has chosen to provide superannuation (super) and insurance benefits for its employees and their Family members through the Plan.

The Employer means Anglican National Superannuation Board ABN 44 270 816 670 and any associated employer within the faith-based industry.

The Employer also allows members of the community or a person with a family relationship with a member in the Plan, to join the Family members and Community category in the Plan.

Family Relationship, Family members and Community category are defined in the 'How to open an account' section of this PDS.

The Mercer Super Trust offers a broad range of investment options including diversified options, and single sector options and a MySuper option called Mercer SmartPath®. Mercer SmartPath is the default investment option for your Plan. You can tailor your investment strategy by selecting from our range of options within Mercer Ready-made and Select-your-own.

Further information on investment options can be found in section 5 'How we invest your money'.

At mercersuper.com.au/documents you can find:

- The product dashboard for each MySuper product and choice product (where required) in the Mercer Super Trust
- Trustee and executive remuneration disclosure for the Mercer Super Trust and any other documents that must be disclosed as required by law.

2. How super works

Super is a convenient way of saving for your future. It's a long-term investment with tax-savings provided by the government and is designed to grow over time and to help you be better off when you retire. It is an important part of your employment benefits.

Super is generally compulsory. In most cases, your employer is required by law to regularly contribute a minimum amount for you to a super fund, which you can choose. This is called a Superannuation Guarantee (SG) contribution.

Generally, you can advise your employer as to which super fund you'd like your SG contributions to be paid into. You can also make other types of contributions.

If you don't make a choice or tell your employer where you want your super paid, they'll generally pay your contributions to an existing super account advised to your employer by the Australian Taxation Office (ATO).

If you don't have a suitable existing fund and you don't make a choice, your employer will generally pay contributions to its selected default fund.

Your Plan is **not** your employer's default super fund.

In the CSD we use the terms 'Exercise Choice' or 'Exercising Choice' to cover the situation where, after joining your Plan,

your Member Relation Exercises Choice and advises the Employer to make contributions to another super fund.

There are different types of super contributions, including:

- Employer contributions
- Voluntary contributions
- Super co-contributions.

See 'How to open an account' later in the PDS on how to join.

If you are in the Family members and Community category, any employer that employs you can contribute to your Plan for you. You can also contribute.

There are limitations on contributions to, and restrictions on withdrawals from, super. Go to moneysmart.gov.au for more information.

You should read the important information about contributions and payment of benefits before making a decision. Go to mercersuper.com.au/pds and read the 'How super works' and 'Paying your benefit' sections in the *Other Things You Should Know* booklet. The material relating to contributions and payment of benefits in your Plan may change between the time you read this PDS and the day when you acquire the product.

3. Benefits of investing with Anglican Super

As a Mercer Super member, you benefit from:

- **24/7 online access:** Manage your account anytime, anywhere.
- **Dedicated support:** Assistance from our Australian-based Helpline team.
- **Limited financial advice and support tools:** Access to financial advice about your Mercer Super account and support tools at no additional cost.
- **Ageing care and support:** Complimentary access to Care & Living with Mercer for you and your loved ones. Care & Living with Mercer is a service provided by MCAPL and has been made available to Mercer Super Trust members.
- **Continuous learning:** Anytime access to our online educational webinars.
- **Retirement planning:** Access our Retirement Income Simulator to understand how much income you're on track to receive when you retire and estimate how long your super may last.

With simple solutions, accessible advice and flexible investments, Mercer Super is here to help you make your super count.

Receiving your benefits

Your benefit amount is equal to your super account balance (unless specified otherwise in the *Your Plan Fees and Benefits* booklet). If you have insurance cover, you may also receive an insured benefit amount if you are assessed as being totally and permanently disabled (TPD), terminally ill or you die and the insurer pays an insured benefit amount to your Plan.

Family members

If you are in the Family members category and your super account balance is worth at least \$1,000 and:

- your Member Relation Exercises Choice, or
- your Member Relation ceases employment with the Employer, or
- you cease to be in a Family Relationship with your Member Relation,

then your super will generally be automatically transferred to the Community category of your Plan.

Community category

The Community category section allows you to continue your investment option and any Death only or Death and TPD insurance cover as at the date of the transfer but has a different fee structure (including insurance cover).

The fees, costs and insurance arrangements (including insurance terms and conditions (and exclusions)) in the Community category are different to Family members category. This could include increased fees and costs, or a reduction in benefits.

You should read the important information about the significant features and benefits of your Plan, and receiving your benefits, before making a decision. Go to mercersuper.com.au/pds and read the *Your Plan Fees and Benefits* booklet. The material relating to significant features and benefits of your Plan, and receiving your benefits, may change between the time you read this PDS and the day when you acquire the product.

4. Risks of super

All investments, including super, carry some risk.

Investment risk

Investment risk generally describes the risk of an investor getting back less money than they put in. Taxes, expenses and low or negative investment returns can also have an impact on investment risk in super. Investment options each have different levels and types of risks, depending on the assets they invest in.

Generally, assets with the highest long-term return may also carry the highest level of short-term risk. Returns for each investment option will vary and future returns may be different to past returns.

Your investment could rise or fall in value or produce a return that is less than expected. Rises and falls in value can happen quickly and for many reasons. Investment returns are not guaranteed, and an investor may lose some or all of their money.

Some investment options may also be exposed to other risks if they invest in certain types of assets. For example, currency risk, inflation risk, derivative risk, or other specific risks.

We show you investment risk for our investment options by using the standard risk measure (SRM). The SRM is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. Please see Section 5 How we invest your money in this PDS and the *Investments* booklet for more information on the SRM and explanation of some of the types of investment risks.

Other risks

Some other important risks that may affect your super include:

- Super or tax laws may change in the future, which may affect the tax effectiveness of your super or when your final super benefit can be paid.
- Your final super benefit, which includes contributions and returns, may not be enough to adequately meet your retirement needs.
- The Employer may decide to amend your Plan or even close it.

will gradually reduce for those born between 1959 and 1973 as members in each path get older.

Find out more about Mercer SmartPath in the *Investments* booklet.

- There are also risks with insurance in your account, including insurance fees which may reduce your final super benefit. Additionally, insurance fees, terms and conditions may change in the future.
- If you are a member of a defined benefit super plan, your total payout may be reduced below your standard benefit payout if your Plan winds up and has inadequate funding at that time and the Employer is unable or unwilling to make up the difference.

How risk affects you

Your level of acceptance for risk may vary depending on a range of factors including your age, investment timeframe, your risk tolerance, the extent and type of other assets and/or other investments that you may hold.

You should read the important information about investment risks before making a decision. Go to mercersuper.com.au/pds and read the 'Understanding investment risks' section in the *Investments* booklet. The material relating to understanding investment risk may change between the time you read this PDS and the day when you acquire the product.

5. How we invest your money

We give you the flexibility to tailor your investment strategy by offering a range of investment options that you can choose from.

If you don't make a choice when joining your Plan, we will invest your super in the default investment option, Mercer SmartPath, which is the MySuper product for your Plan.

If you are a Community category member, your super account balance will be automatically invested in the same investment option(s) in which your super account balance was invested before you were transferred to the Community category.

The investment menu you can choose from is made up of:

- **Mercer Ready-made investment options** – these options combine a mix of asset classes and management styles to target the stated investment objective. The Ready-made options include Mercer SmartPath.
- **Select-your-own investment options** – these options allow you to blend investment options to suit your specific needs.

Details about the Mercer SmartPath investment option are provided in this section. Please refer to the *Investments* booklet for information about all the available investment options.

For investment performance go to mercersuper.com.au/performance. Past performance is not a reliable indicator of future performance.

Warning: When choosing a MySuper product or another investment option, you must consider the likely return and risks of the investment option and your investment timeframe.

About Mercer SmartPath®

Description

The Mercer SmartPath investment option takes a whole of life approach to investing your super. This means we manage your investment in Mercer SmartPath to help ensure your asset mix is in line with your life stage, based on your age. Growth assets

Investment return objective

To achieve a return (after tax and investment fees) that exceeds Consumer Price Index (CPI) increases by at least the additional target return over rolling periods equal to the minimum suggested timeframe (as shown below).

You should read the important information about how we invest your money (including how you can switch investment options and how we may change investment options) before making a decision. Go to merceraustralia.com.au/pds and read the *Investments* booklet.

The material relating to how we invest your money may change between the time you read this PDS and the day when you acquire the product.

Asset allocation and asset classes

Path	Born prior to 1954 ¹	Born 1954 to 1958	Born 1959 to 1963	Born 1964 to 1968	Born 1969 to 1973	Born after 1973 ²
Additional Target Return over CPI (% per annum)	2.25	2.75	3.25	3.75	4.00	4.00
Minimum suggested timeframe (years)	7	7	10	10	10	10
Standard Risk Measure ³ : Risk Band and Label	5 - Medium to high	5 -Medium to high	5 - Medium to high	5- Medium to high	6-High	6 -High
Growth assets target and range (%)	60 (40–80)	60 (45–85)	67 (45–85)	76 (55–95)	86 (65–100)	88 (70–100)
Defensive assets target and range (%)	40 (20–60)	40 (15–55)	33 (15–55)	24 (5–45)	14 (0–35)	12 (0–30)
Asset class ranges⁴ (%)						
Australian Shares	0–30	5–35	5–35	15–45	20–50	20–50
International Shares	5–35	10–40	10–40	15–45	20–50	25–55
Real Assets	0–40	0–40	0–40	0–40	0–35	0–35
Alternative Assets	0–10	0–10	0–10	0–15	0–10	0–10
Growth Fixed Interest	10–30	5–25	5–25	0–20	0–15	0–15
Defensive Fixed Interest and Cash	5–35	5–35	0–30	0–25	0–15	0–15

¹ 'Born prior to 1954' includes the following paths – Born prior to 1929, Born 1929 to 1933, Born 1934 to 1938, Born 1939 to 1943, Born 1944 to 1948 and Born 1949 to 1953.

² 'Born after 1973' includes the following paths – Born 1974 to 1978, Born 1979 to 1983, Born 1984 to 1988, Born 1989 to 1993, Born 1994 to 1998, Born 1999 to 2003, Born 2004 to 2008, Born 2009 to 2013 and Born 2014 to 2018.

³ See the *Investments* booklet for more information about the Standard Risk Measure.

⁴ The strategic asset allocation for each asset class is set out in the *Investments* booklet.



You should read the important information about the extent to which Environmental, Social and Governance (ESG) factors are taken into account for the investment options before making a decision. Go to merceraustralia.com.au/pds and read the *Sustainable Investment Information* booklet.

The material relating to the extent to which ESG factors are taken into account may change between the time you read this PDS and the day when you acquire the product.

6. Fees and costs

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

The above text is prescribed by legislation. You should note the Employer has already negotiated lower fees for Anglican Super members.

This section shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole.

Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged.

Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

You should read all the information about fees and other costs because it is important to understand their impact on your investment.

Fees and costs summary

Anglican Super — Mercer SmartPath		
Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs¹		
Administration fees and costs	Family members category	Generally calculated and deducted daily when unit prices are determined, reducing investment returns of the investment option.
	<ul style="list-style-type: none"> Nil asset-based administration fee 	
	Community category	If the asset-based administration fee deducted from the unit price is greater than the applicable fee for your Plan, we will credit the difference on the last day of the month (or when you leave your Plan) to your super account balance by issuing additional units.
	<ul style="list-style-type: none"> 0.10% p.a. asset-based administration fee, applied on the first \$500,000 of your super account balance and 0.00% p.a. on your super account balance over \$500,000. 	
	All members	
	<ul style="list-style-type: none"> Plus 0.05% p.a. of your super account balance as an estimated expense allowance. 	
	All members	Deducted from the member reserve. This cost is not charged directly to your super account but will reduce the member reserve balance held by the Mercer Super Trust.
	<ul style="list-style-type: none"> Plus an estimated 0.002% p.a. of Mercer Super Trust assets as other administration costs. 	
Investment fees and costs^{2, 3}	<ul style="list-style-type: none"> Estimated to be between 0.55% to 0.66% p.a. of your super account balance depending on which path you are in. 	Generally calculated and deducted daily when unit prices are determined, reducing investment returns of the investment option.
	<ul style="list-style-type: none"> Plus an estimated 0.000% p.a. of Mercer Super Trust assets as other investment costs. 	Deducted from the member reserve. This cost is not charged directly to your super account but will reduce the member reserve balance held by the Mercer Super Trust.
Transaction costs³	Estimated to be between 0.05% to 0.07% p.a. of your super account balance depending on which path you are in.	Generally calculated and deducted daily when unit prices are determined, reducing investment returns of the investment option.
Member activity related fees and costs		
Buy-sell spread	Nil.	Not applicable.
Switching fee	Nil.	Not applicable.
Other fees and costs⁴	We may apply other fees and costs which include family law fees, advice fees (for personal advice which may be negotiable) and insurance fees.	

¹ If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

² Investment fees and costs includes an amount of between 0.02% to 0.09% for performance fees. The calculation basis for this amount is set out under 'Additional explanation of fees and costs' in the 'Fees and other costs' section of the *Your Plan Fees and Benefits* booklet.

- 3 Estimated amounts are generally based on the financial year ending 30 June 2024. The actual amount will change from year to year and may be more or less than the amounts shown. For details of the calculation basis for these amounts see 'Additional explanation of fees and costs' in the 'Fees and other costs' section of the *Your Plan Fees and Benefits* booklet.
- 4 See 'Additional explanation of fees and costs' in the 'Fees and other costs' section of the *Your Plan Fees and Benefits* booklet.

Warning: If you consult a financial adviser, you may have to pay an adviser service fee (which is negotiable). The Statement of Advice given to you by the adviser will include any details about this fee.

Example of annual fees and costs for a superannuation product

This table gives an example of how the ongoing annual fees and costs for the Mercer SmartPath investment option for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE — Mercer SmartPath (Born 1959 to 1963 path)		BALANCE OF \$50,000
Administration fees and costs	Family members category: 0.052%	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$26 in administration fees and costs.
	Community category: 0.152%	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$76 in administration fees and costs.
PLUS Investment fees and costs	0.66%	And , you will be charged or have deducted from your investment \$330 in investment fees and costs.
PLUS Transaction costs	0.07%	And , you will be charged or have deducted from your investment \$35 in transaction costs.
EQUALS Cost of product		Family members category: If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$391 for the superannuation product.
		Community category: If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$441* for the superannuation product.

Note: * Additional fees may apply.

The above example is based on the Born 1959 to 1963 path. The investment fees and costs, and transaction costs for this investment option vary depending on your path.

Details about the fees and costs for the Mercer SmartPath investment option are provided in this section. Please refer to the *Your Plan Fees and Benefits* booklet for information about the fees and costs for all the available investment options.

Fee changes

Some fees are indexed annually on 1 January each year (refer to 'Fee changes' under 'Additional explanation of fees and costs' in the 'Fees and other costs' section of the *Your Plan Fees and Benefits* booklet). The trustee also has the right to change fees at any time, without your consent. We will give you at least 30 days' written notice of any such increase in fees.

If you are in the Family members category, we will generally transfer your super to the Community category where different fees and conditions may apply, if your Member Relation Exercises Choice, ceases employment with the Employer, or you cease to be in a Family Relationship with your Member Relation and your super account balance is at least \$1,000. Fees in the Community category are generally higher.

You should read the important information about fees and costs (including the cost of product for 1 year and definitions of fees) before making a decision. Go to mercersuper.com.au/pds and read the *Your Plan Fees and Benefits* booklet.

The material relating to fees and costs in your Plan may change between the time you read this PDS and the day when you acquire the product.

7. How super is taxed

Super is generally taxed at three stages.

Contributions

Non-concessional contributions: After-tax contributions, where you do not claim a tax deduction, are generally tax-free.

Concessional contributions: Employer contributions (including SG employer contributions), salary sacrifice contributions and contributions where you notify us you intend to claim a tax deduction are generally taxed at 15%*. Allowance for this tax is deducted from your super account and is calculated at 15% of your net concessional contributions after relevant insurance premiums are deducted. We pay the tax on contributions to the ATO.

* Members on incomes (as defined in legislation for this purpose) of \$250,000 or more are also subject to an additional tax of 15% on some or all of their concessional contributions. The ATO assesses this tax separately and will issue you with an assessment notice if applicable.

Warning: Contribution caps apply to the amount of concessional and non-concessional contributions that are concessionally taxed or tax-free in any financial year. Additional tax may be payable if your contributions exceed the caps in a financial year.

Investment income

Investment earnings are generally taxed at 15%. Where unit prices apply to an investment option, an allowance for this tax is deducted from investment earnings before the unit price is determined. We pay the tax on investment income to the ATO.

Super benefits

Super benefits from your Plan may be taxed if your age is less than 60. Generally, no tax applies to super benefits once you turn 60 (tax may be payable on some death benefits and some disablement income benefits (where applicable)). Withholding tax is deducted from your super benefit before it is paid to you. Different rules may apply if you are not an Australian or New Zealand citizen or an Australian permanent resident. We pay any tax we deduct from your super benefit to the ATO.

Warning: It is important that you provide the trustee with your Tax File Number (TFN) when you join your Plan. If the trustee does not have your TFN:

- The trustee will only be able to accept employer contributions (including salary sacrifice contributions) made for you. No other contributions can be accepted, including non-concessional and super co-contributions.
- You will pay higher tax on employer contributions (including salary sacrifice) made for you.
- You may pay more tax than you need to on your super benefit.

You should read the important information about tax and super before making a decision. Go to mercersist.com.au/pds and read the *Other Things You Should Know* booklet.

The material relating to tax and super may change between the time you read this PDS and the day when you acquire the product.

8. Insurance in your super

Our insurance cover is designed to provide financial support to you and your beneficiaries. If eligible, you may be provided with:

- Death only cover (including Terminal Illness)
- Death and Total and Permanent Disablement (TPD) cover.

Death and TPD cover

If eligible, you can choose an amount of Death only or Death and TPD cover by completing the 'Insurance' section of the *Application Form to join Anglican Super -Family members and Community category (Application Form)*.

You can apply for any dollar amount, as long as it is a multiple of \$1,000, it is subject to a minimum of \$30,000 and must not exceed the maximum amount of insurance cover as described in the *Your Plan Fees and Benefits* booklet.

The insurer will require you to undergo underwriting. You'll need to provide satisfactory evidence of good health, salary details and other evidence before they provide or increase your insurance cover.

Information about underwriting and your Plan's insurance terms, conditions and exclusions can be found in the *Insurance* booklet and the *Your Plan Fees and Benefits* booklet.

If you do not make a valid choice, you will not be provided with any insurance cover for Death only or Death and TPD.

If you are in the Family members category transferring to the Community category

The dollar amount of any Death only or Death and TPD insurance cover (as applicable) that you had at the time you were transferred to the Community category will generally automatically continue when you transfer, provided you meet certain eligibility criteria.

Any restrictions, exclusions or premium loading that applied to your Death only or Death and TPD cover will continue in the Community category. If your cover was subject to New Events cover, then New Events Cover will continue to apply to your cover in the Community category, until those conditions expire. Refer to the *Insurance* booklet for more information.

If you were declined for Death only or Death and TPD cover or had no cover immediately prior to becoming a Community member, you will not be covered for any Death only or Death and TPD cover (as applicable) in the Community category.

For all members

Death cover ceases at age 85 and TPD cover ceases at age 67.

You can generally apply to change or cancel your insurance cover at any time.

You can choose to cancel your TPD cover only, but you cannot keep your TPD cover, if you cancel your Death cover.

To apply for, change or cancel your insurance cover go to mercersist.com.au and sign in using your personal login or contact the Helpline for the relevant forms.

Cost of cover

There are costs associated with your insurance cover including:

- For Voluntary Insurance cover, your medical history and other factors, such as recreational activities.

The following table shows the estimated range of costs for insurance cover. Insurance premiums are generally paid monthly in arrears and may include a frequency loading. The cost of insurance cover for your Plan is set out in the *Your Plan Fees and Benefits* booklet.

Estimated range – cost of insurance cover

Type of insurance cover	Annual premium for \$1,000 of cover	
	From	To
Death only	\$0.30	\$120.39
Death and TPD	\$0.39	\$26.79

Automatic cancellation of cover

Any insurance cover you have will be cancelled if we have not received any contributions and/or rollovers to your super account for a continuous period of 16 months and you have not elected to have or maintain your insurance cover.

Refer to the 'Automatic cancellation of cover' in the 'Insurance in your super' section of the *Your Plan Fees and Benefits* booklet for more information and how to elect to maintain your cover.

Warning: Premiums

Insurance premiums for voluntary cover will be deducted from your super account balance until your application to cancel or opt out of that insurance cover is processed by the trustee.

Voluntary Insurance cover

Eligibility, terms, conditions and exclusions

The *Insurance* booklet and *Your Plan Fees and Benefits* booklet contain important information about Voluntary Insurance including:

- How to apply for Voluntary Insurance cover
 - The type and amount of Voluntary Insurance cover available
 - Your eligibility for, changing and cancelling Voluntary Insurance cover
 - The applicable conditions and exclusions and cost of Voluntary Insurance cover
 - Other significant matters in relation to this Voluntary Insurance cover.
-

You should read this information before deciding whether Voluntary Insurance cover is appropriate for you.



You should read the important information about insurance in your super before making a decision. Go to mercersuper.com.au/pds and read the Insurance booklet and the Your Plan Fees and Benefits booklet. The material relating to your insurance may change between the time you read this PDS and the day when you acquire the product.

Please also refer to 'Insurance in your super' and 'Leaving your Plan' sections of the Your Plan Fees and Benefits booklet.

9. How to open an account

You can elect to join the Plan by:

- Completing the *Application Form to join Anglican Super-Family members and Community category*

To establish membership in the Plan as a Family member you must have a Family relationship with a member in the plan, this does not apply if you are joining the Community category.

If you do not fill out the *Application Form*, then you will not be able to join the Plan.

If you are in the Family member category transferring to the Community category, you do not need to complete an *Application Form*.

Your personal login will be provided to you after you join your Plan. Use your personal login at mercersuper.com.au/login to:

- Access the applicable insurance forms
- Change your investment options,
- Update your contact details and communication preferences.

Go to mercersuper.com.au/pds or call the Helpline for:

- The booklets referred to in this PDS,
- Our *Fact Sheets*,
- Other important documents about the Mercer Super Trust.

Definitions

Family member category means you satisfy the definition of a Family Relationship with your Member Relation.

Family Relationship means you are a spouse (including a de facto spouse), child (including an adopted child, a step child and an ex-nuptial child), parent, sibling, grandparent, grandchild, father/mother-in-law, brother/sister-in-law, son/daughter-in-law or you are in an Interdependency Relationship as defined in the Superannuation Industry (Supervision) Act 1993 (Cth).

Member Relation means the person to whom you have a Family Relationship with, who is a member (other than a member in the Retained Benefits category) of the Plan.

Community category means you are a:

- member of the public who has joined the Plan
- former Family member category of the Plan who has been transferred to the Community category of your Plan, or
- person who has a Family Relationship with a member in the Retained Benefits category of your Plan,

Cooling off

You have 14 days after you commence your membership in the Plan during which you can write to the trustee and cancel your membership. This is called the cooling off period. This cooling off period does not apply to a Family members category transferring to the Community category.

Contact us – Enquiries and complaints

Phone

If you have a question about your super, an enquiry or a complaint, call the Helpline on **1800 682 525** or if calling from outside Australia on **+61 3 8306 0900** from 8am to 7pm (AEST/AEDT) Monday to Friday.

Mail

Mercer Super Trust
GPO Box 4303
Melbourne VIC 3001

Email

MSALCustomer.Complaints@mercero.com

If we have not responded to your complaint within the timeframe prescribed in our **complaints management procedures** or you are not satisfied with our decision, you may be able to take the matter to the Australian Financial Complaints Authority (AFCA) at afca.org.au or on **1800 931 678**.

You should read the important information about enquiries or complaints before making a decision. Go to mercersuper.com.au/pds and read the *Other Things You Should Know* booklet. The material relating to enquiries or complaints procedures may change between the time you read this PDS and the day when you acquire the product.
