

Super for you and your employees

Mercer Business Super



We're helping more than 800,000 Australians build their super and retirement and we'd love to help your team too.

Whether you're a business owner, executive or senior manager in a business, your primary focus is your company, your people and your customers, and no one expects you to be an expert in superannuation. That's where Mercer Super can help. We partner with Australian businesses of all sizes – from large corporates to small businesses, to help make meeting their super obligations simpler.

What we offer you and your employees:



Low fees: We're helping members retain the maximum amount of money in their super accounts. Our MySuper SmartPath® standard fees are around 13% below the MySuper market average¹.



Strong past performance: Mercer Super's default investment option Mercer SmartPath continues to deliver strong performance over seven years, outperforming the comparative industry median². And our continued focus remains on delivering strong long-term investment returns to our members.



Flexible insurance: As well as death cover and total & permanent disablement (TPD) cover required for MySuper (default) products under super law, Mercer Business Super also offers salary continuance insurance. Provided by AIA Australia, you can choose from a selection of five insurance designs – and elect whether your business will cover the cost of this, or pass it into your staff – meaning you can tailor your team's insurance cover to your industry or business needs.



Care & Living with Mercer: A first-of-its-kind offering and SuperRatings 2023 Innovation award winner. Mercer Super members and their families can access a service to help with the full spectrum of ageing care requirements, from home care to retirement living and residential aged care planning.



Access to our clearing house, QuickSuper: A free service, QuickSuper makes it easy to pay your employees' super so you can save time on business administration.



A seamless onboarding: Our transition experience means your plans can be on-boarded to Mercer Super in a seamless manner.



Australian-based education and help teams: Our highly trained consultants make it their business to know superannuation, whether through face-to-face or online seminars for your employees, or via our Helpline.



We're here to help

If you'd like to learn more, please reach out to your local Mercer Super representative or your Client Executive.

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¹ Chant West MySuper Default Fee Tables June 2023 – for \$50,000 account balance. Fees are for Mercer SmartSuper – SmartPath® (our MySuper product) at 1 April 2023 and the total includes administration, investment and transaction fees. Chant West uses our 1964-1968 investment option for purposes of comparison with other MySuper funds – as this is the highest annual fee for our SmartPath options. You may pay less than this if you are in another SmartPath option or in an employer plan. For details on fees for each of our SmartPath options, or if you've chosen your own investment option/s, go to the 'How Your Super Works' Guide online. Fees and costs can vary from year to year. Past fees and costs are not a reliable indicator of future fees and costs. Fees and comparisons may differ for other investment options and account balances.

² Mercer Super Trust's analysis of Mercer SmartPath (born 1974-1978), one of the largest cohorts, after investment fees and tax, compared to the median of all default funds reported in SuperRatings Fund Crediting Rate Survey – Default Options as at 30 September 2023. Based on Mercer SmartPath membership data as at 30 September 2023. Past performance is not a reliable indicator of future performance.