



MERCER SUPER TRUST

MYSUPER PRODUCT DASHBOARD

14 AUGUST 2024

Mercer Santos MySuper MySuper Product for the Santos Superannuation Plan

This Product Dashboard (PD) is for Mercer Santos MySuper, the MySuper product for the Santos Superannuation Plan (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. Prior to 1 June 2022, Mercer Growth was 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 SmartPath® investment option.

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 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**

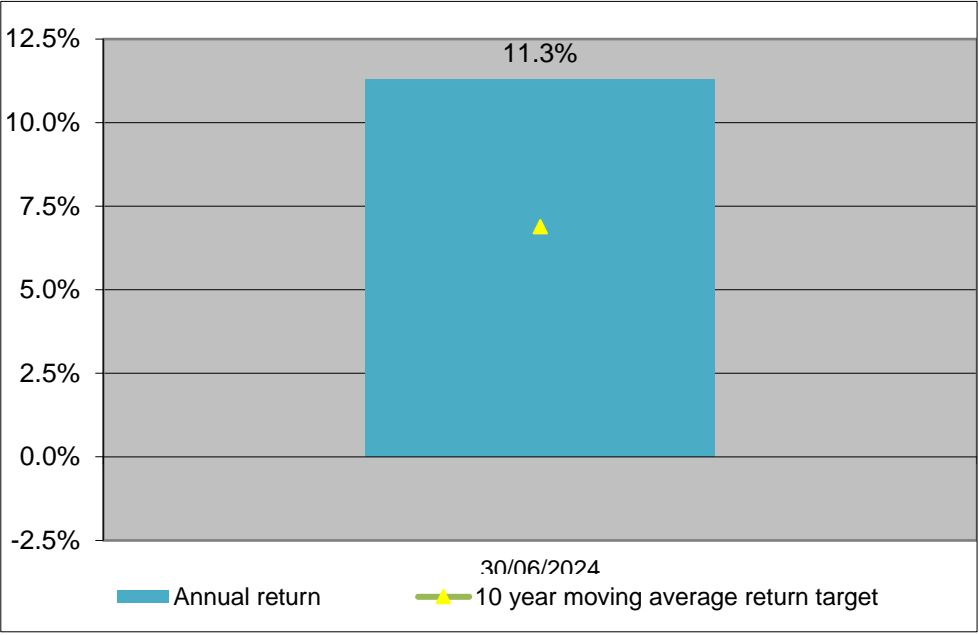
Or visit mercersuper.com.au

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MERCER SMARTPATH® INVESTMENT OPTION

PATH: BORN 2014 - 2018	
Return target (see Note 1)	Return target for 2025 to 2034 is CPI + 4.6% 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 2024)	Not available. (see Note 2)
Comparison between return target and return (see Note 2)	 <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	\$415 p.a. (see Note 4)

PATH: BORN 2009 - 2013

Return target (see Note 1)	Return target for 2025 to 2034 is CPI + 4.6% 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 2024)	Not available. (see Note 3)
Comparison between return target and return (see Note 3)	 <p>The chart displays two data points on a vertical scale ranging from -2.5% to 12.5% in 2.5% increments. A blue bar represents the 'Annual return' at 11.3%. A green line with a yellow triangle marker represents the '10 year moving average return target' as of 30/06/2024, positioned at approximately 6.8%.</p> <p>■ Annual return 30/06/2024 ▲ 10 year moving average return target</p>
	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. (see Note 4)

PATH: BORN 2004 - 2008

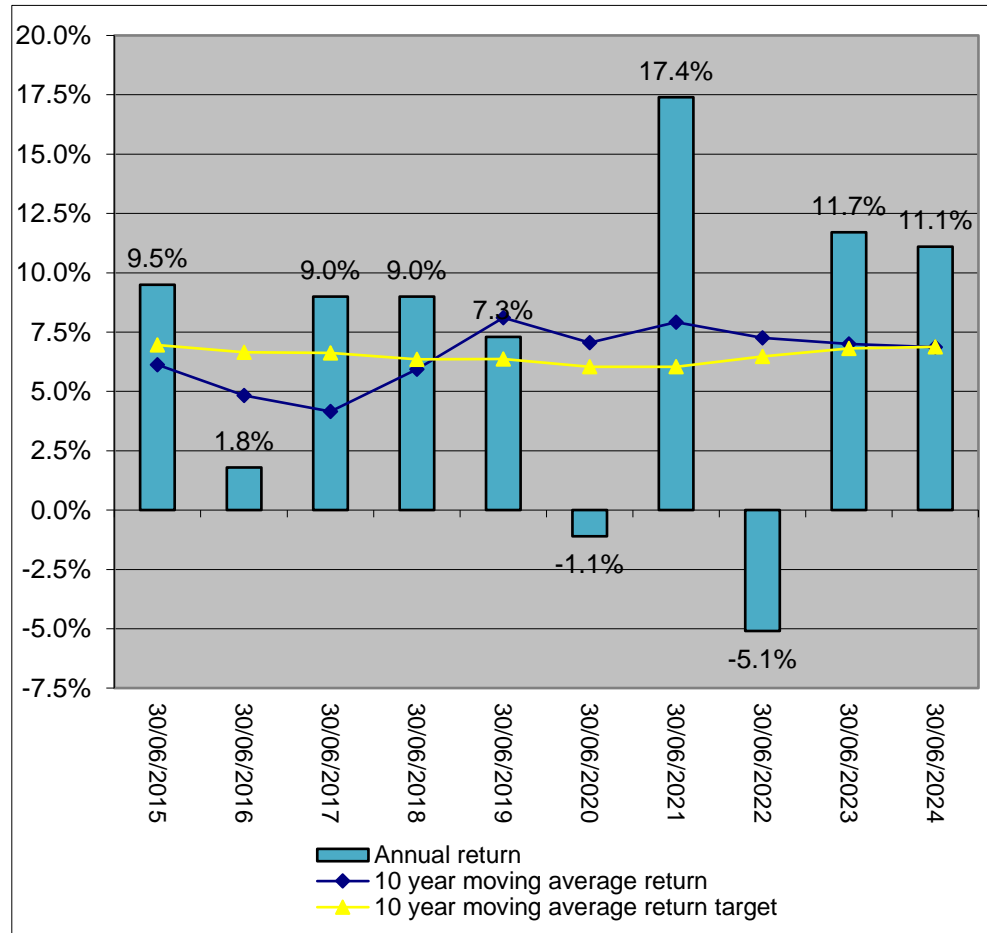
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.6% 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 2024)

6.9%

**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**

\$415 p.a. (see Note 4)

PATH: BORN 1999 - 2003

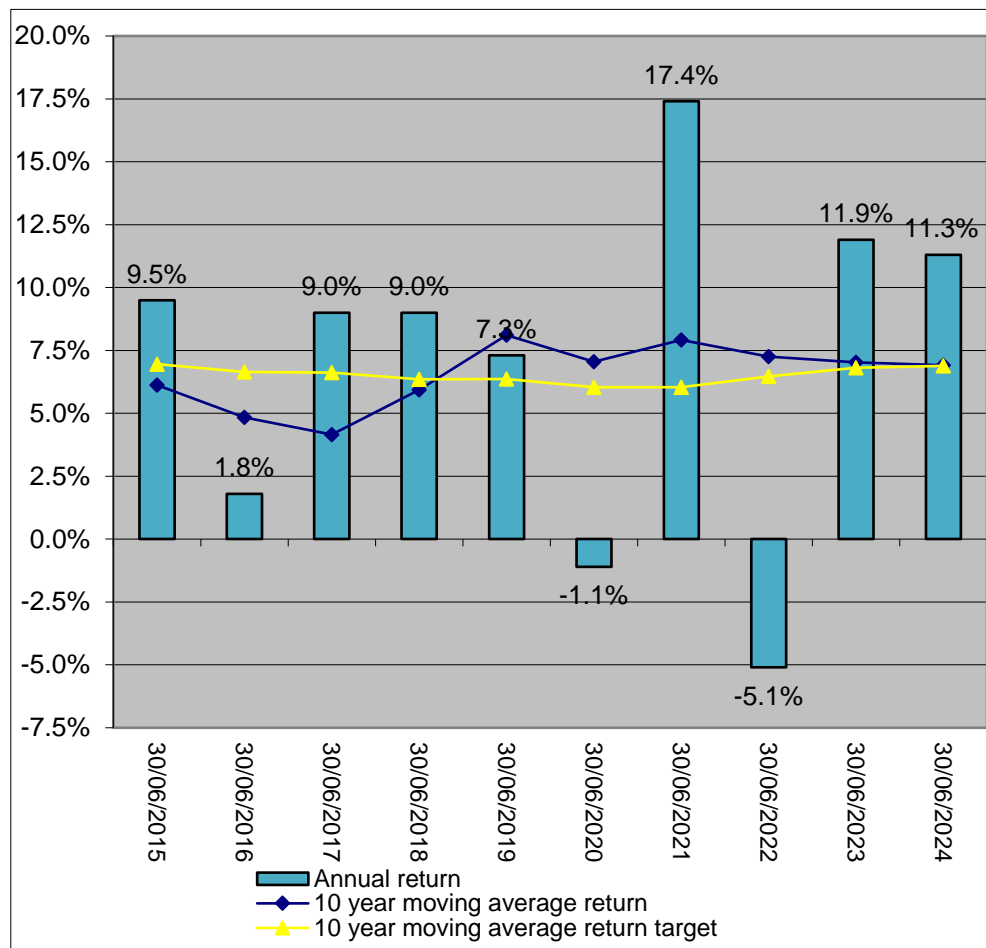
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.6% 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 2024)

6.9%

**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**

\$405 p.a. (see Note 4)

PATH: BORN 1994 - 1998

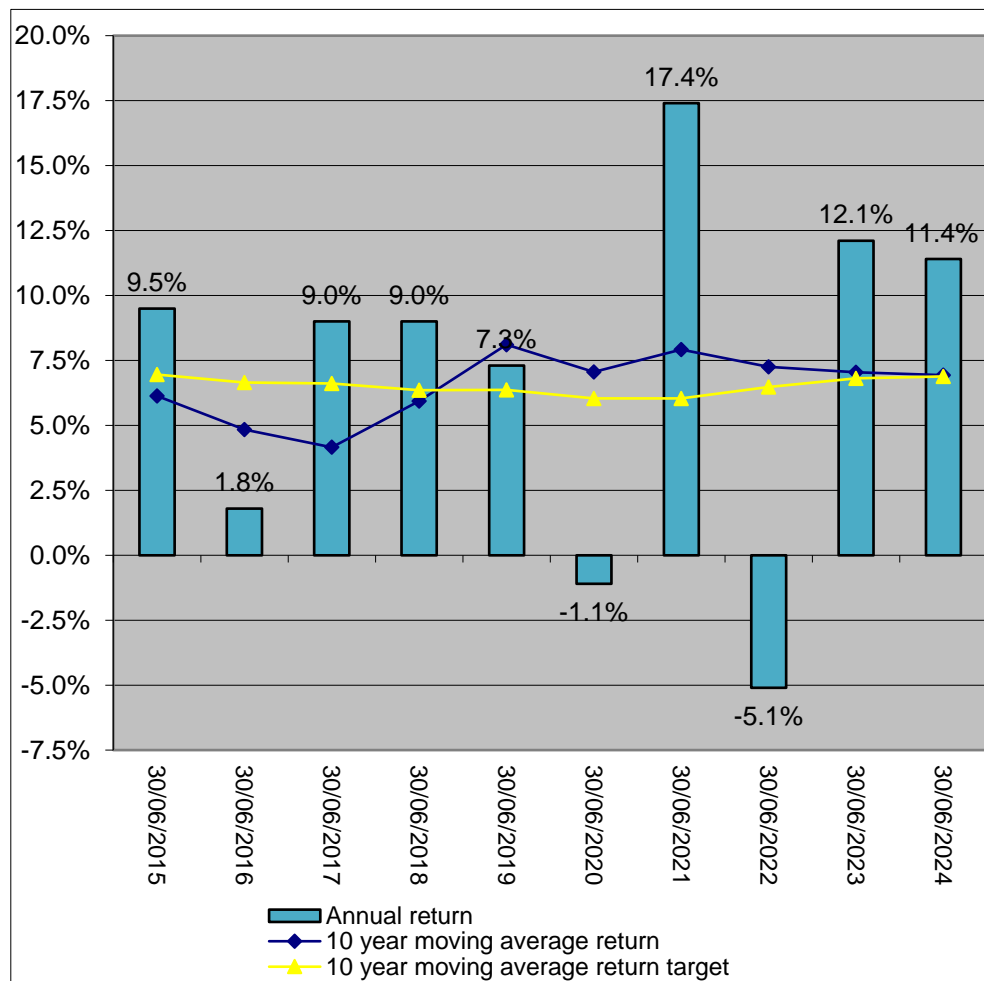
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.6% 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 2024)

6.9%

**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**

\$400 p.a. (see Note 4)

PATH: BORN 1989 - 1993

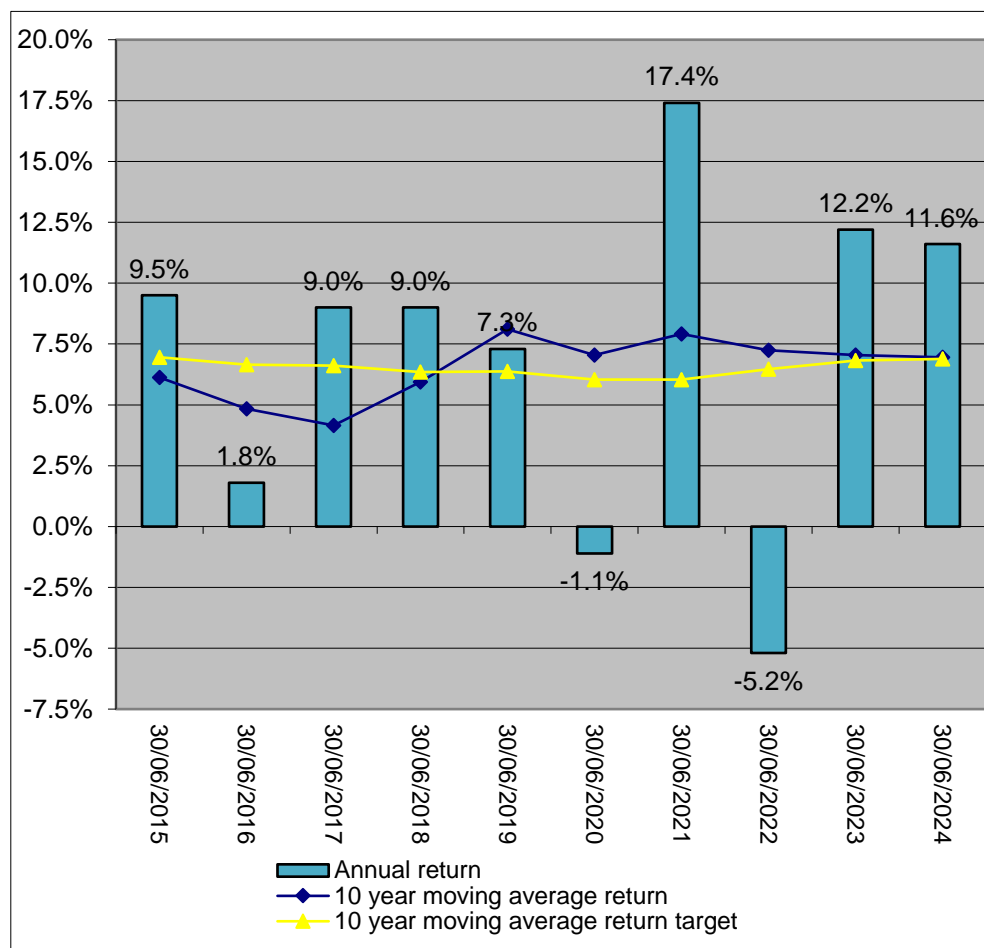
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.6% 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 2024)

7.0%

**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**

\$400 p.a. (see Note 4)

PATH: BORN 1984 - 1988

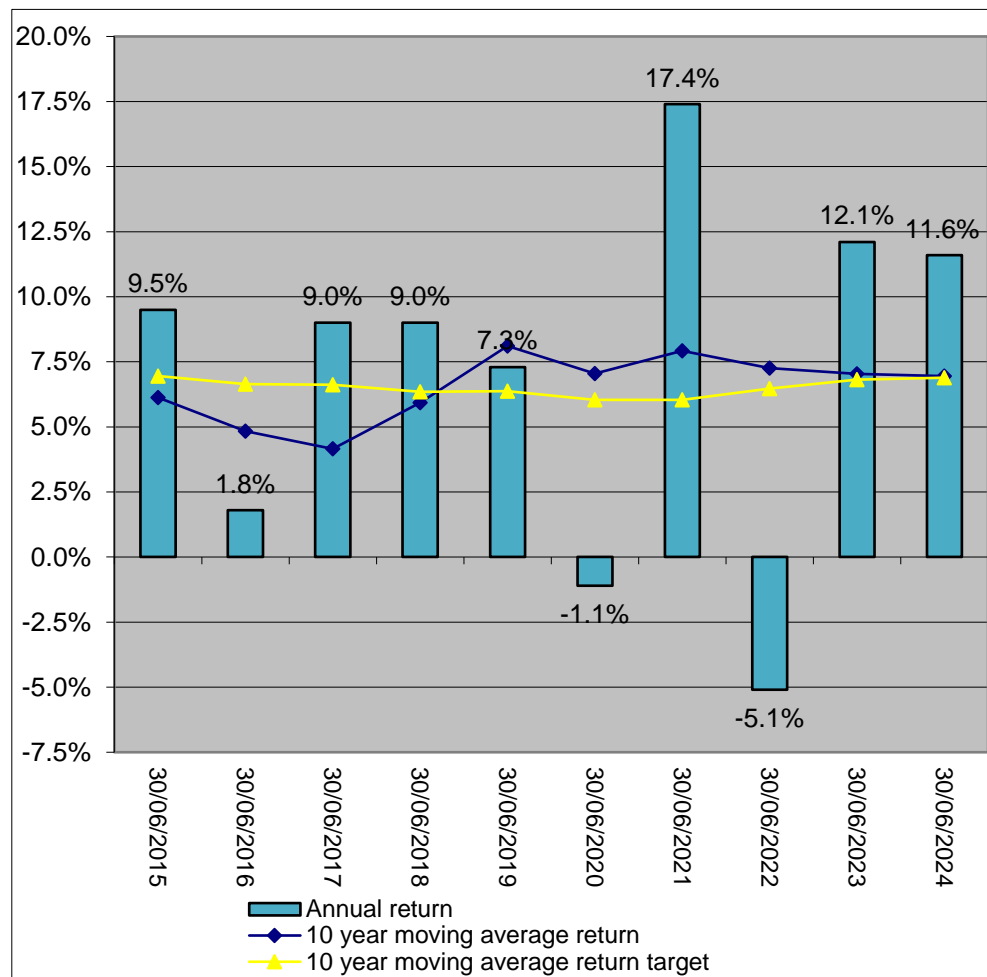
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.6% 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 2024)

7.0%

**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**

\$400 p.a. (see Note 4)

PATH: BORN 1979 - 1983

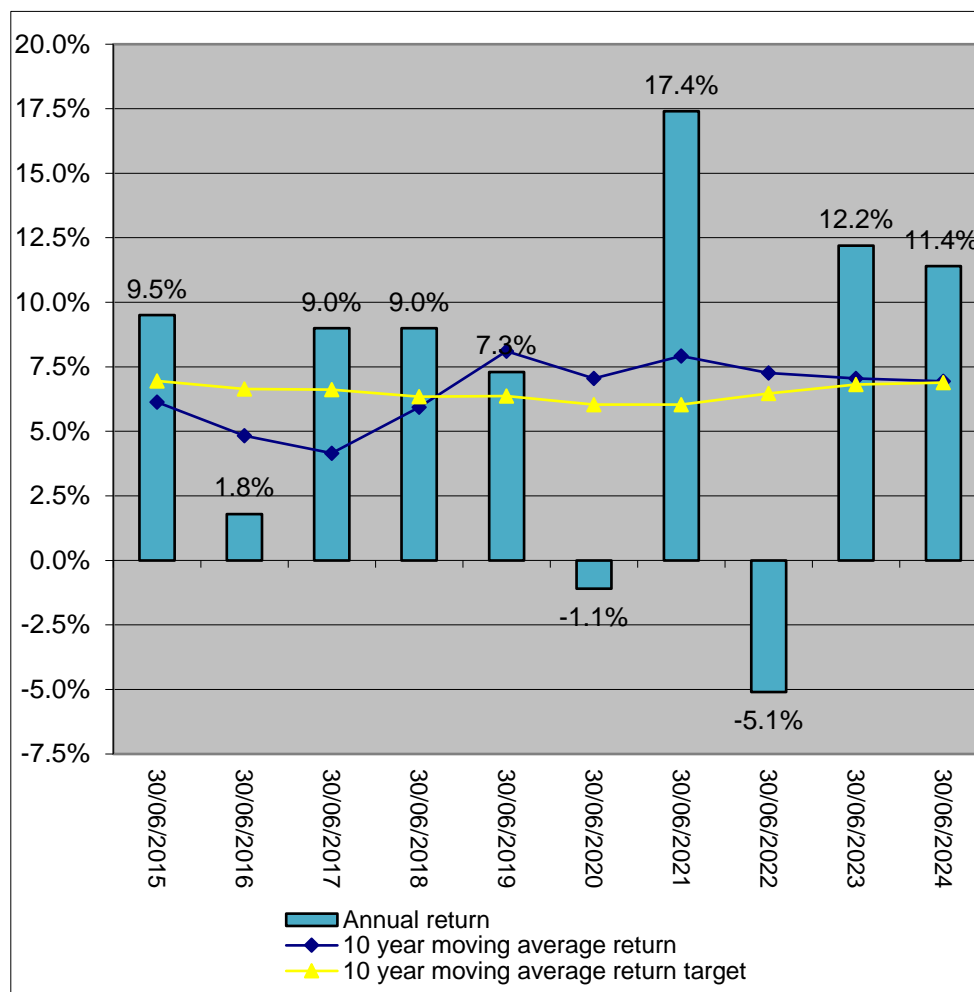
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.6% 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 2024)

6.9%

**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**

\$405 p.a. (see Note 4)

PATH: BORN 1974 - 1978

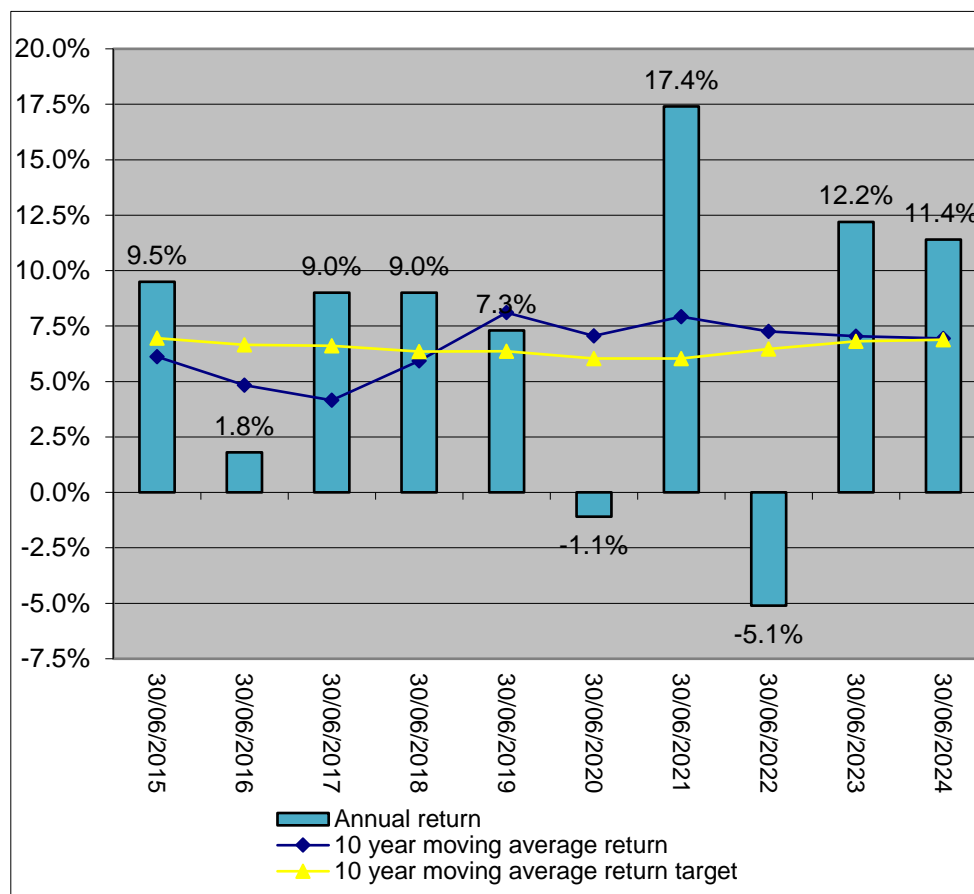
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.6% 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 2024)

6.9%

**Comparison between
return target and
return**



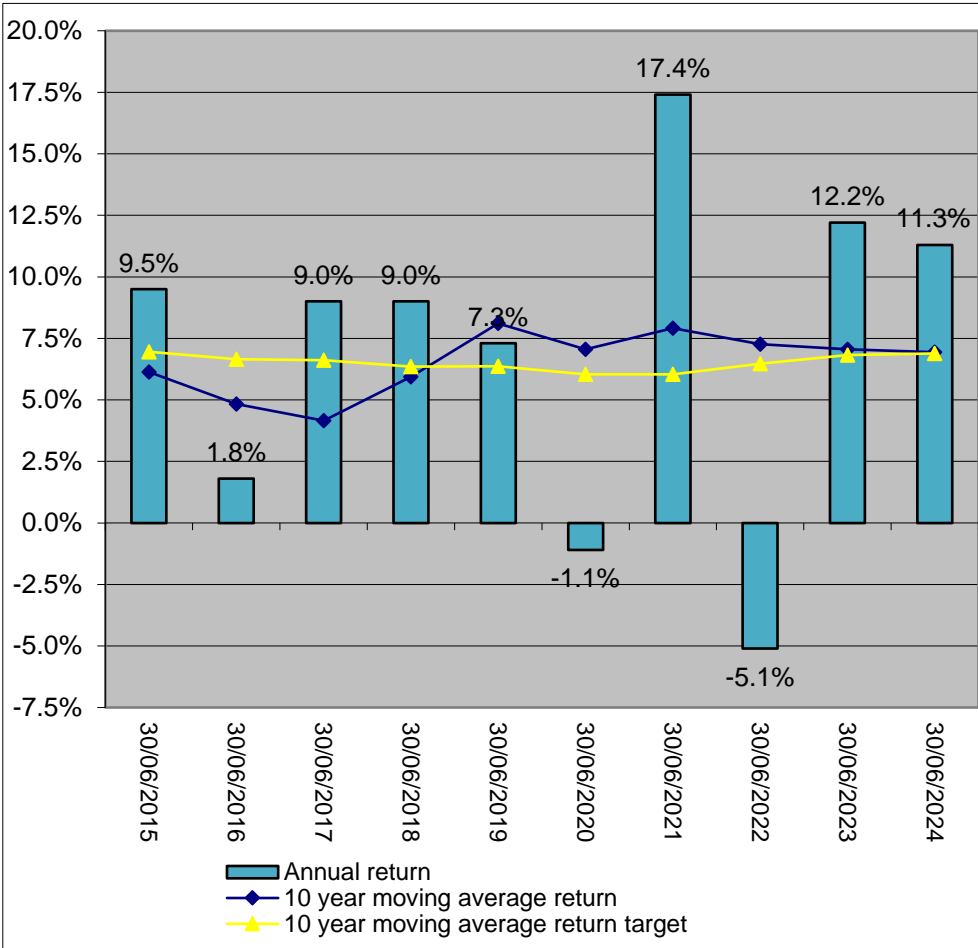
Past performance is not a reliable indicator of future returns or performance.

**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**

\$410 p.a. (see Note 4)

PATH: BORN 1969 - 1973																																													
Return target (see Note 1)	Return target for 2025 to 2034 is CPI + 4.6% 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 2024)	6.9%																																												
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>30/06/2015</td><td>9.5%</td><td>6.0%</td><td>7.0%</td></tr><tr><td>30/06/2016</td><td>1.8%</td><td>4.8%</td><td>6.8%</td></tr><tr><td>30/06/2017</td><td>9.0%</td><td>4.2%</td><td>6.7%</td></tr><tr><td>30/06/2018</td><td>9.0%</td><td>5.8%</td><td>6.5%</td></tr><tr><td>30/06/2019</td><td>7.2%</td><td>7.8%</td><td>6.3%</td></tr><tr><td>30/06/2020</td><td>-1.1%</td><td>7.0%</td><td>6.0%</td></tr><tr><td>30/06/2021</td><td>17.4%</td><td>7.8%</td><td>5.8%</td></tr><tr><td>30/06/2022</td><td>-5.1%</td><td>7.2%</td><td>6.2%</td></tr><tr><td>30/06/2023</td><td>12.2%</td><td>7.0%</td><td>6.8%</td></tr><tr><td>30/06/2024</td><td>11.3%</td><td>6.9%</td><td>7.0%</td></tr></tbody></table>	Date	Annual return	10 year moving average return	10 year moving average return target	30/06/2015	9.5%	6.0%	7.0%	30/06/2016	1.8%	4.8%	6.8%	30/06/2017	9.0%	4.2%	6.7%	30/06/2018	9.0%	5.8%	6.5%	30/06/2019	7.2%	7.8%	6.3%	30/06/2020	-1.1%	7.0%	6.0%	30/06/2021	17.4%	7.8%	5.8%	30/06/2022	-5.1%	7.2%	6.2%	30/06/2023	12.2%	7.0%	6.8%	30/06/2024	11.3%	6.9%	7.0%
	Date	Annual return	10 year moving average return	10 year moving average return target																																									
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30/06/2021	17.4%	7.8%	5.8%																																										
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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	\$415 p.a. (see Note 4)																																												

PATH: BORN 1964 - 1968

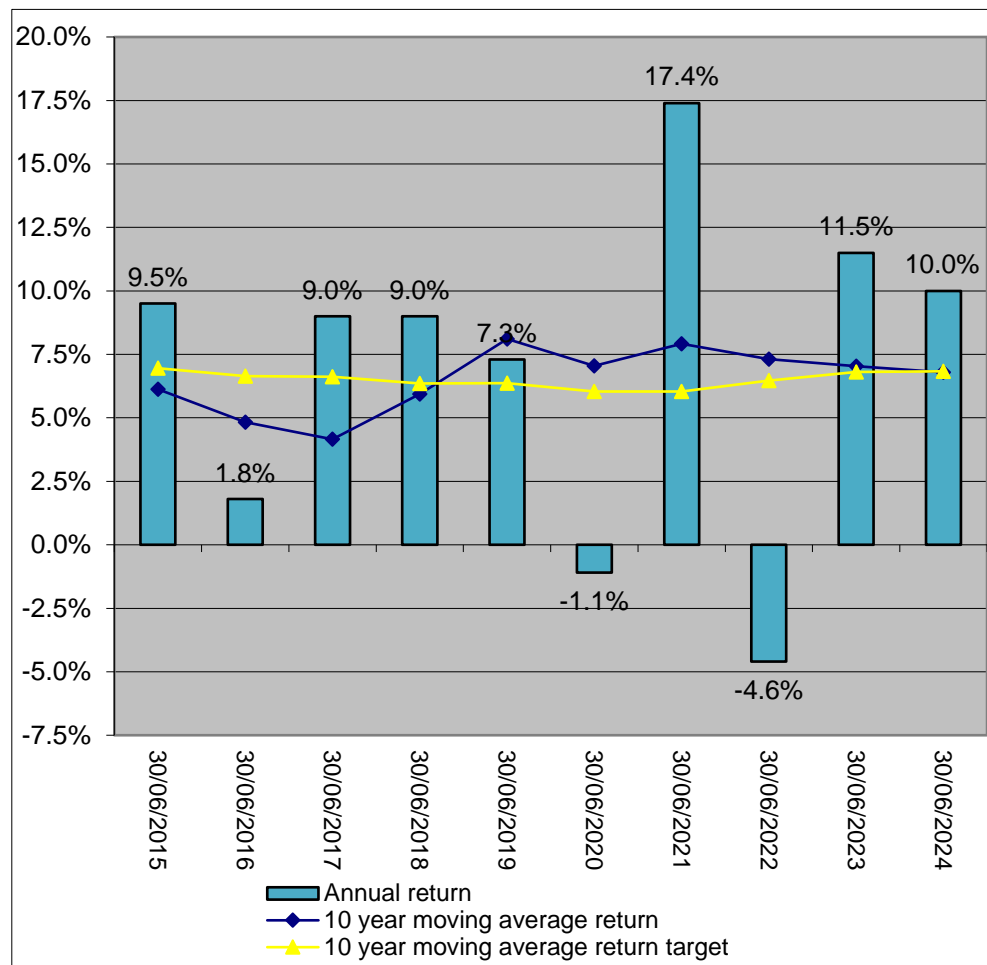
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.2% 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 2024)

6.8%

**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**

\$425 p.a. (see Note 4)

PATH: BORN 1959 - 1963

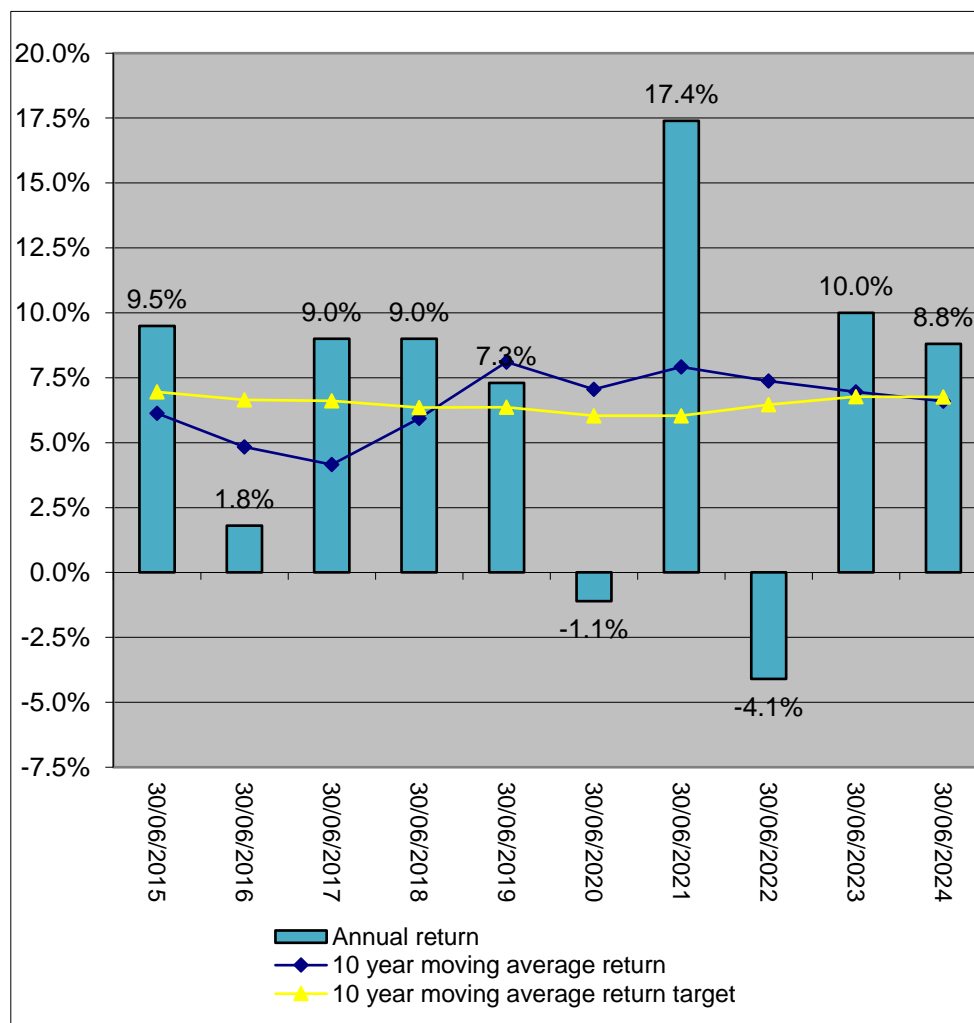
Return target
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.0% 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 2024)

6.6%

**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**

\$430 p.a. (see Note 4)

PATH: BORN 1954 - 1958

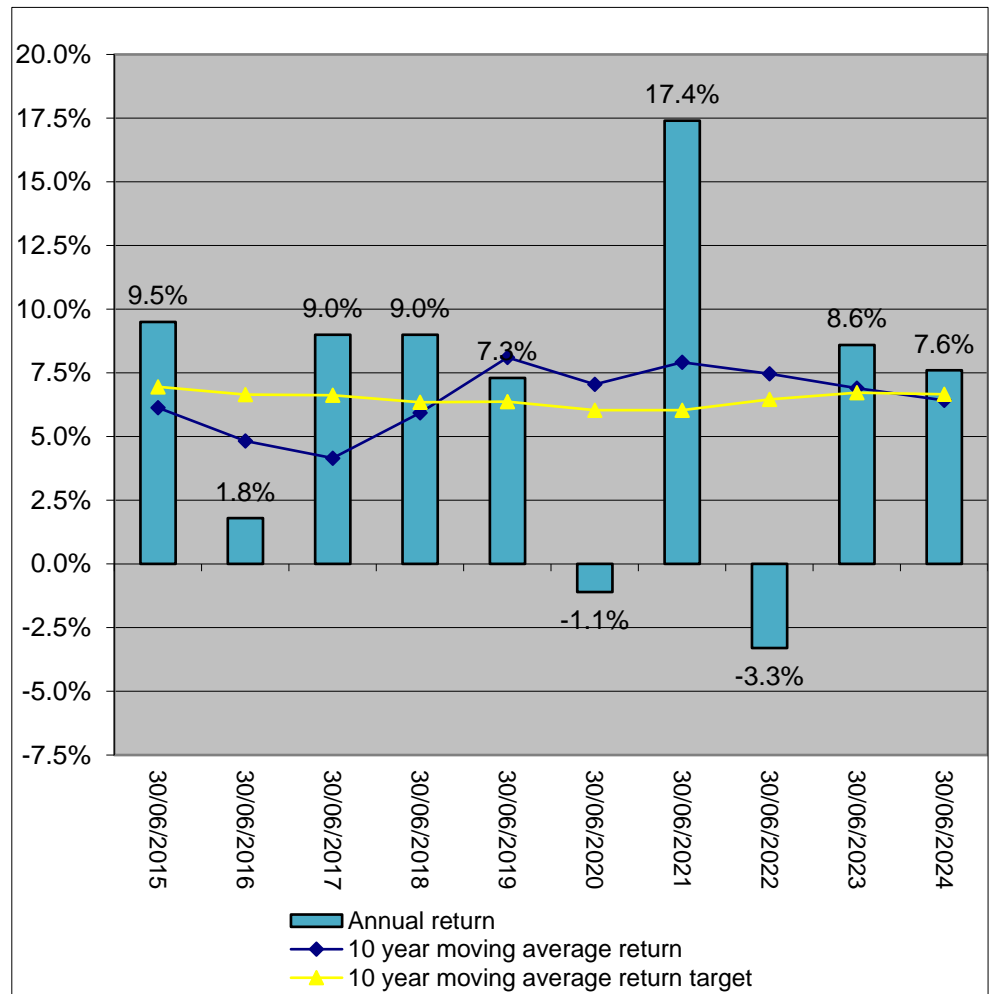
Return target
(see Note 1)

Return target for 2025 to 2034 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 2024)

6.4%

**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**

\$395 p.a. (see Note 4)

PATH: BORN 1949 - 1953

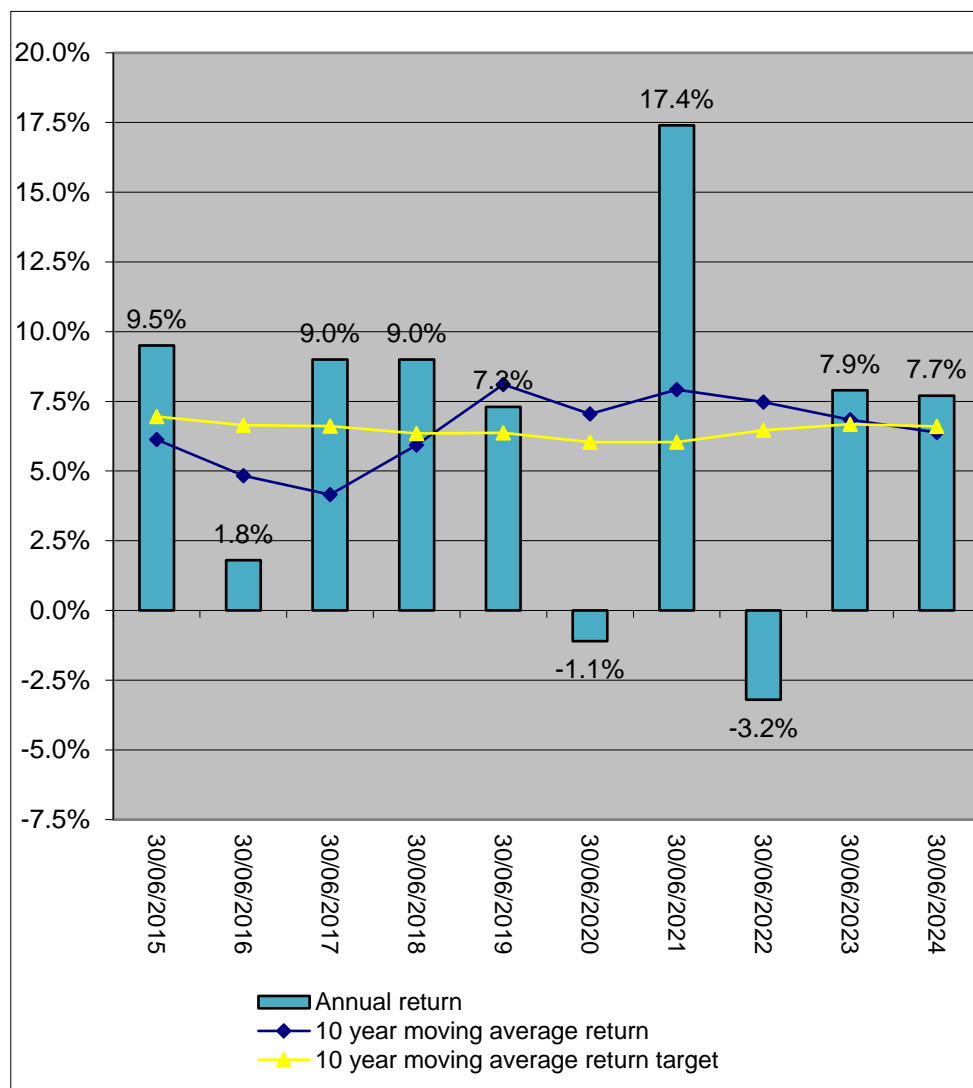
Return target
(see Note 1)

Return target for 2025 to 2034 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 2024)

6.4%

**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**

\$415 p.a. (see Note 4)

PATH: BORN 1944-1948

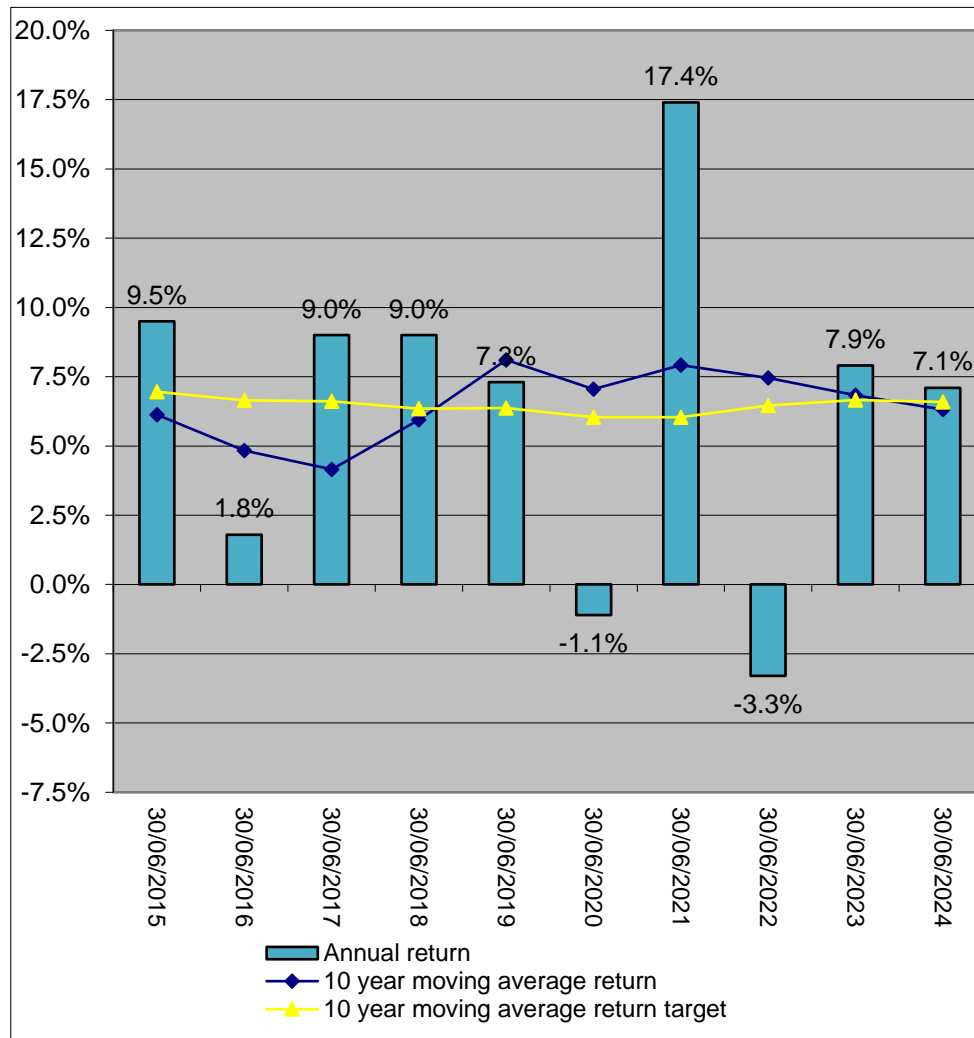
Return target
(see Note 1)

Return target for 2025 to 2034 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 2024)

6.3%

**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**

\$410 p.a. (see Note 4)

PATH: BORN 1939 - 1943

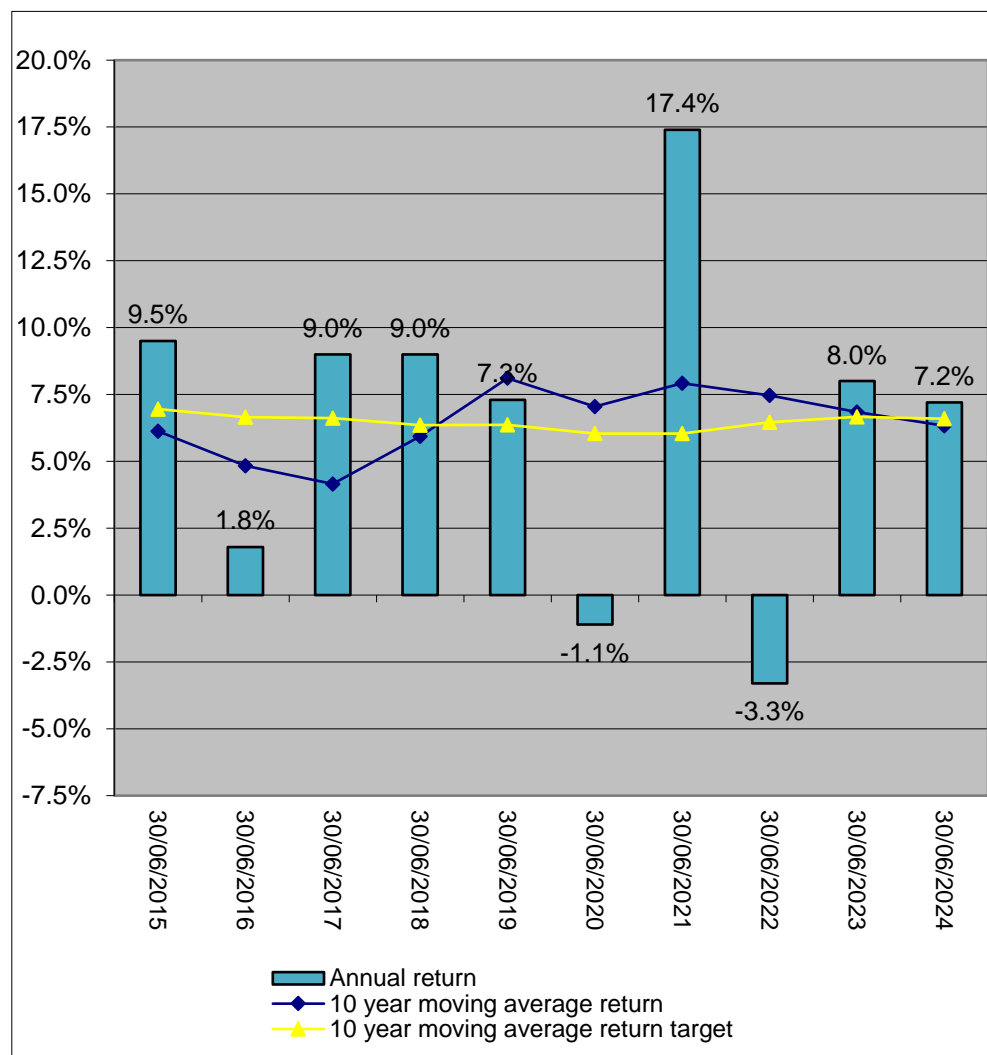
Return target
(see Note 1)

Return target for 2025 to 2034 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 2024)

6.3%

**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**

\$415 p.a. (see Note 4)

PATH: BORN 1934 - 1938

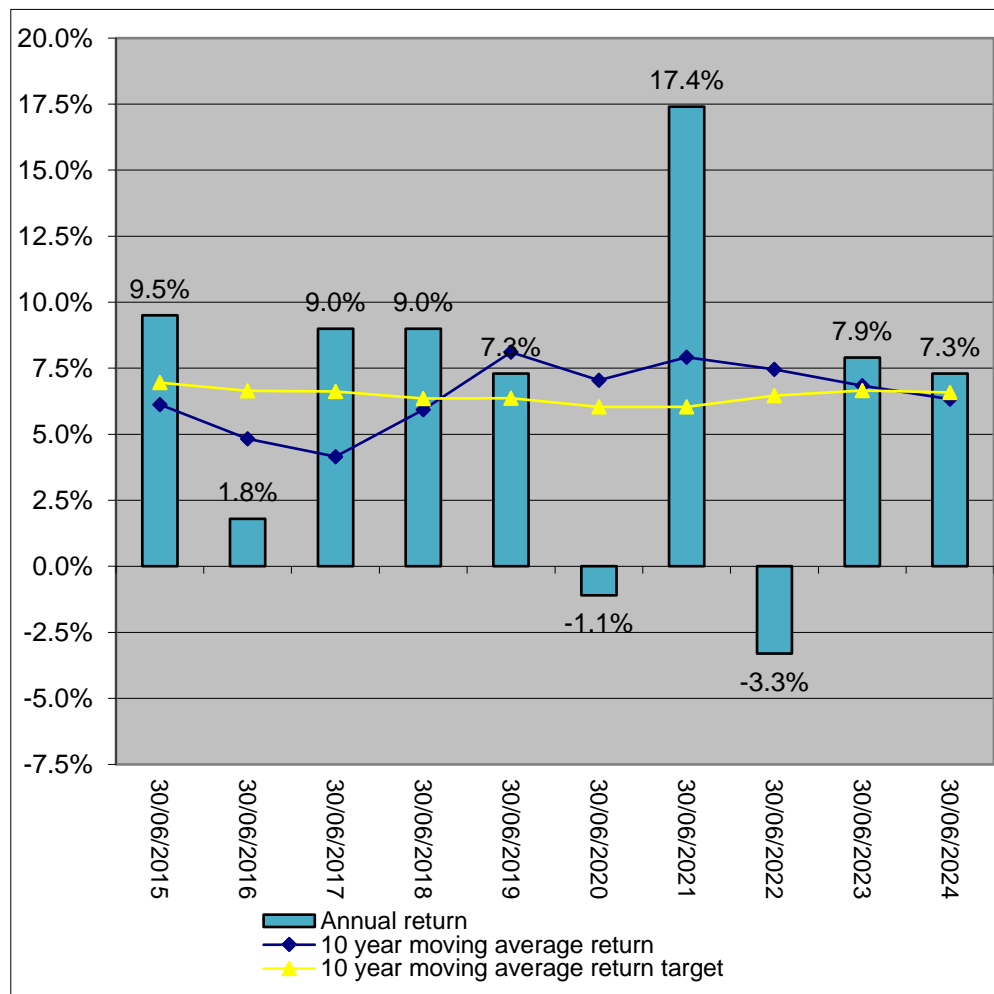
Return target
(see Note 1)

Return target for 2025 to 2034 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 2024)

6.3%

**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**

\$405 p.a. (see Note 4)

PATH: BORN 1929 - 1933

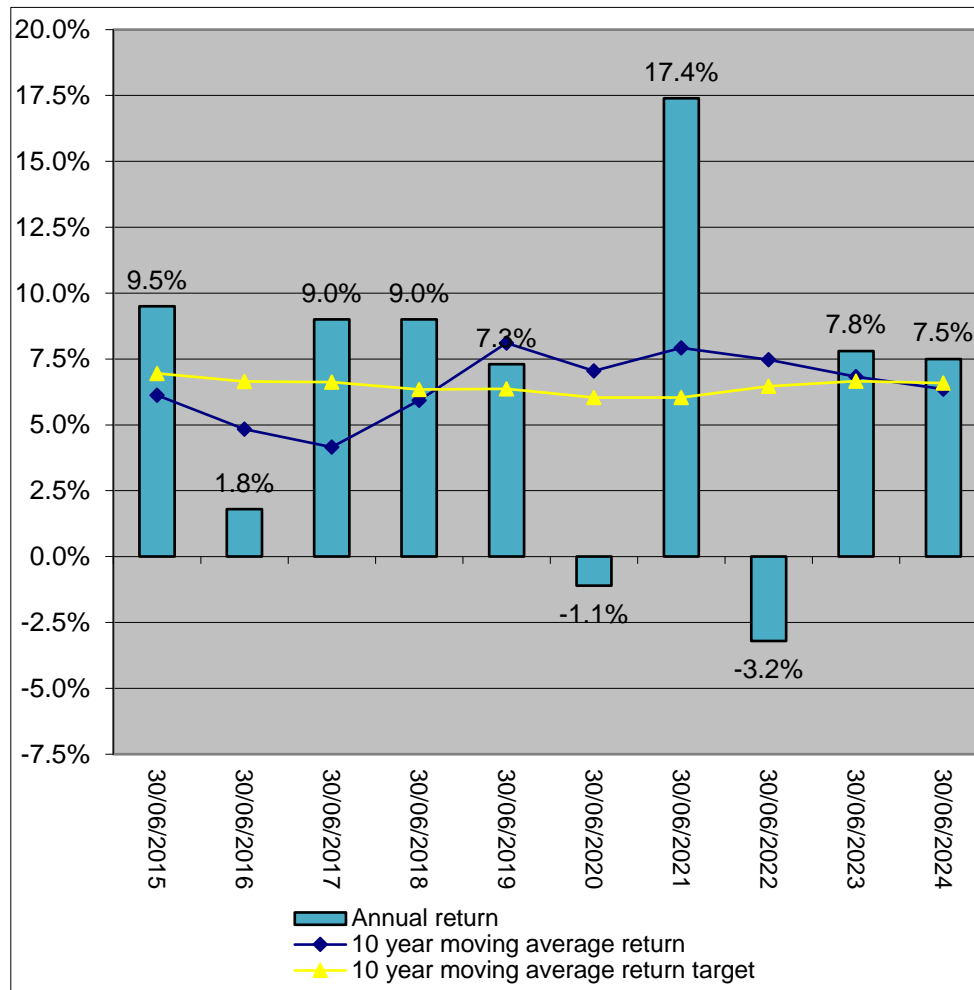
Return target
(see Note 1)

Return target for 2025 to 2034 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 2024)

6.4%

**Comparison between
return target and
return**



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

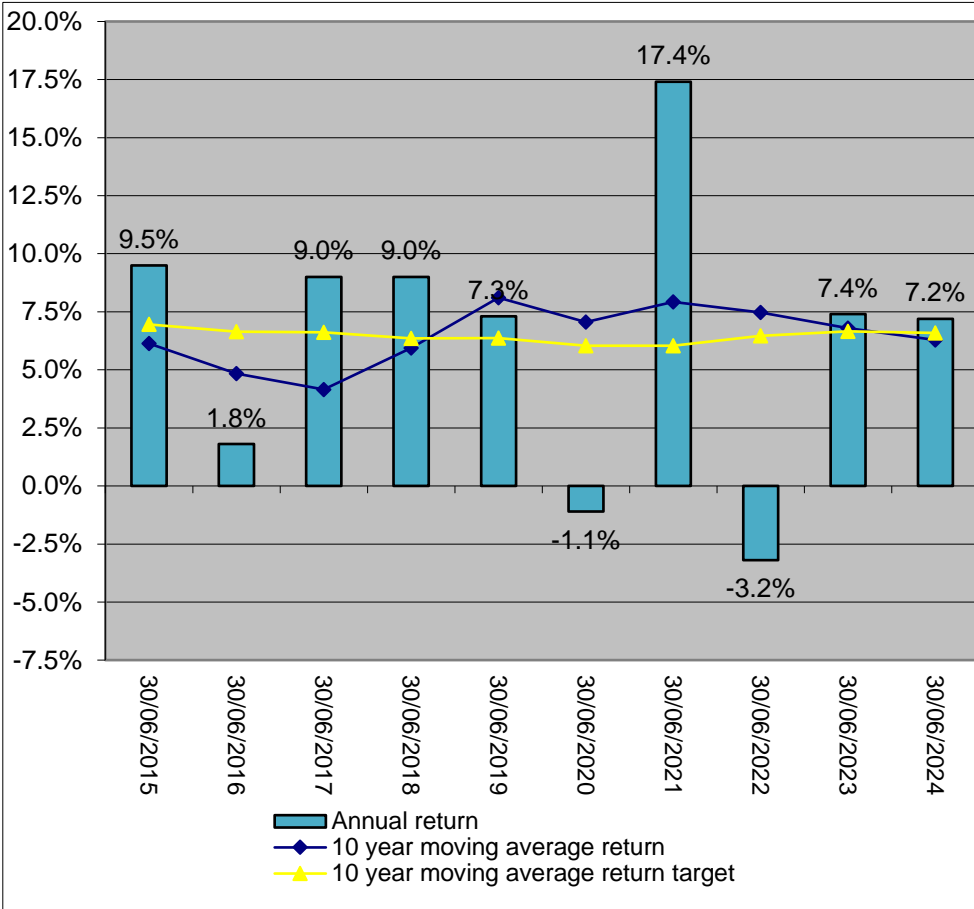
**Level of investment
risk**

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**

\$390 p.a. (see Note 4)

PATH: BORN PRIOR TO 1929

Return target (see Note 1)	Return target for 2025 to 2034 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 2024)	6.3%																																												
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>30/06/2015</td><td>9.5%</td><td>6.0%</td><td>7.0%</td></tr><tr><td>30/06/2016</td><td>1.8%</td><td>4.8%</td><td>6.8%</td></tr><tr><td>30/06/2017</td><td>9.0%</td><td>4.2%</td><td>6.6%</td></tr><tr><td>30/06/2018</td><td>9.0%</td><td>5.8%</td><td>6.4%</td></tr><tr><td>30/06/2019</td><td>7.3%</td><td>8.0%</td><td>6.3%</td></tr><tr><td>30/06/2020</td><td>-1.1%</td><td>7.0%</td><td>6.0%</td></tr><tr><td>30/06/2021</td><td>17.4%</td><td>7.8%</td><td>6.0%</td></tr><tr><td>30/06/2022</td><td>-3.2%</td><td>7.5%</td><td>6.3%</td></tr><tr><td>30/06/2023</td><td>7.4%</td><td>7.2%</td><td>6.6%</td></tr><tr><td>30/06/2024</td><td>7.2%</td><td>6.3%</td><td>6.5%</td></tr></tbody></table>	Date	Annual return	10 year moving average return	10 year moving average return target	30/06/2015	9.5%	6.0%	7.0%	30/06/2016	1.8%	4.8%	6.8%	30/06/2017	9.0%	4.2%	6.6%	30/06/2018	9.0%	5.8%	6.4%	30/06/2019	7.3%	8.0%	6.3%	30/06/2020	-1.1%	7.0%	6.0%	30/06/2021	17.4%	7.8%	6.0%	30/06/2022	-3.2%	7.5%	6.3%	30/06/2023	7.4%	7.2%	6.6%	30/06/2024	7.2%	6.3%	6.5%
	Date	Annual return	10 year moving average return	10 year moving average return target																																									
30/06/2015	9.5%	6.0%	7.0%																																										
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30/06/2021	17.4%	7.8%	6.0%																																										
30/06/2022	-3.2%	7.5%	6.3%																																										
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Statement of fees and other costs	\$430 p.a. (see Note 4)																																												

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 2024, as this Mercer SmartPath® Path commenced during May 2023.
3. The 10 year average return is not available as at 30 June 2024, as this Mercer SmartPath® Path commenced during October 2022.
4. Fees and other costs for a member with a balance of \$50,000 throughout the year, where no corporate discounts apply. Where a corporate discount applies the Statement of fees and other costs will be lower than that referred to above. Please refer to the Product Disclosure Statement and the Your Plan Details guide (if applicable) for your Plan, for details of the fees and other costs applicable to you.