



# MERCER SUPER TRUST

## MYSUPER PRODUCT DASHBOARD

14 AUGUST 2024

### 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 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](https://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](https://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

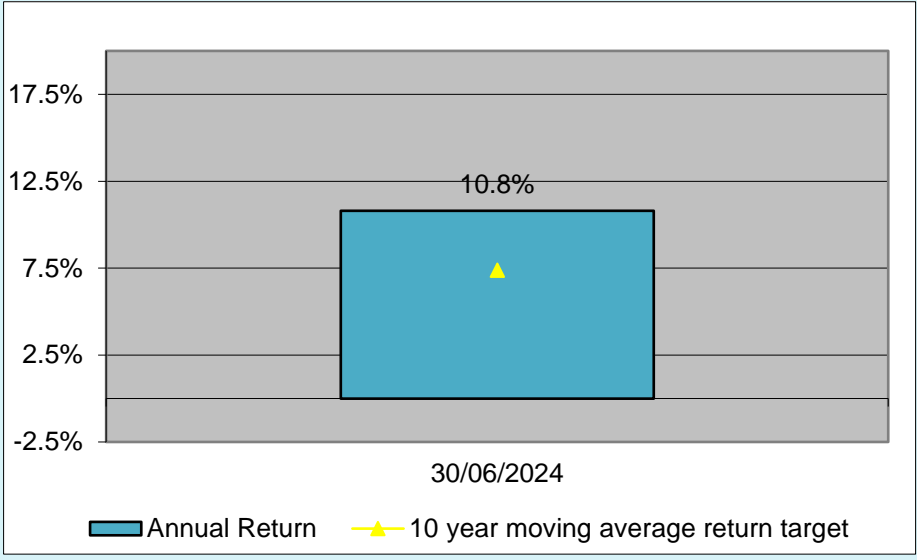
GPO Box 4303  
Melbourne VIC 3001

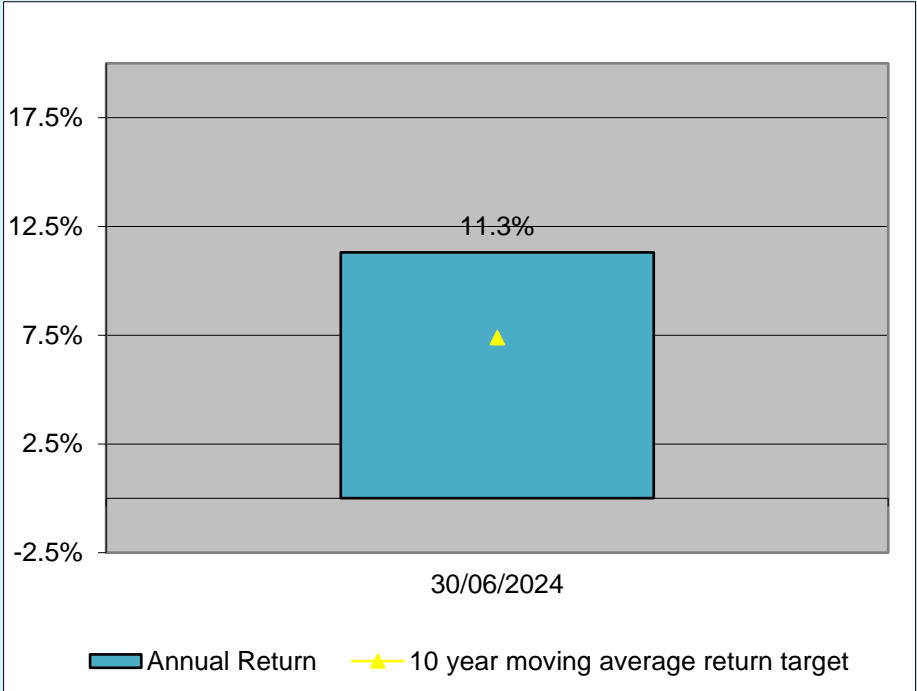
Helpline **1800 682 525**

Or visit [mercersuper.com.au](https://mercersuper.com.au)

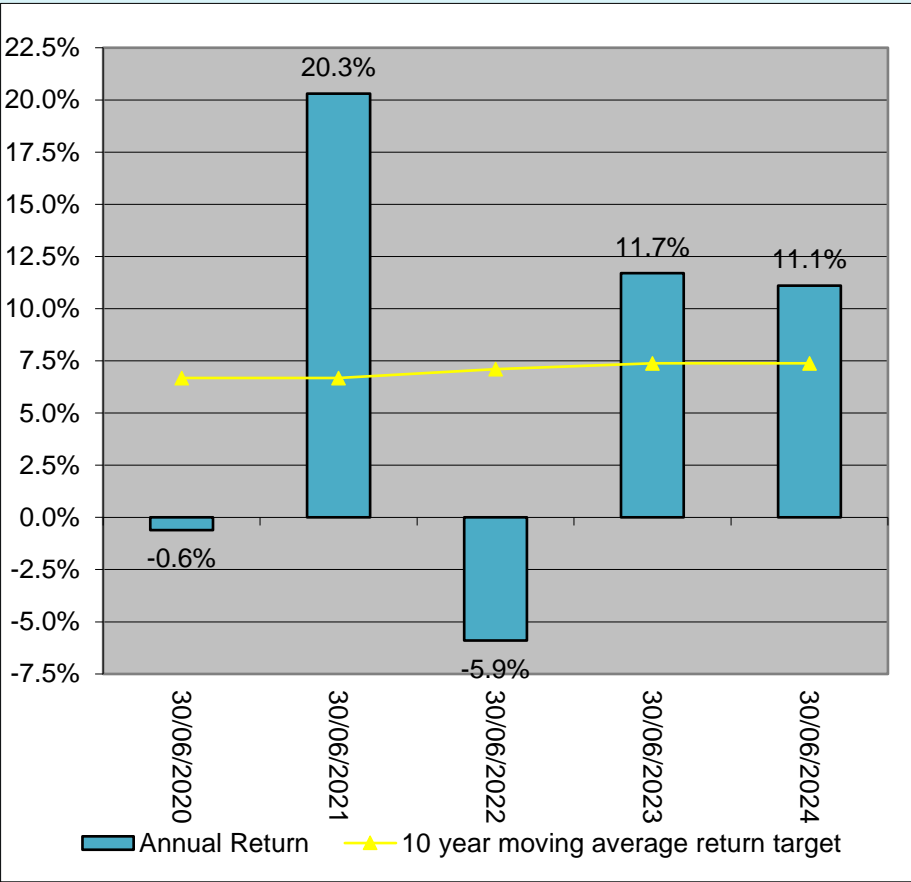
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## MERCER SMARTPATH® INVESTMENT OPTION

PATH: BORN 2014 - 2018	
<b>Return target</b> (see Note 1)	Return target for 2025 to 2034 is CPI + 4.5% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
<b>Return</b> (10 year average return as at 30 June 2024)	Not available. (see Note 2)
<b>Comparison between return target and return</b> (see Note 2)	 <p>Past performance is not a reliable indicator of future returns or performance.</p>
<b>Level of investment risk</b>	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.
<b>Statement of fees and other costs</b>	\$375 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

<b>PATH: BORN 2009 - 2013</b>	
<b>Return target</b> (see Note 1)	Return target for 2025 to 2034 is CPI + 4.5% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
<b>Return</b> (10 year average return as at 30 June 2024)	Not available. (see Note 3)
<b>Comparison between return target and return</b> (see Note 3)	 <p>Past performance is not a reliable indicator of future returns or performance.</p>
<b>Level of investment risk</b>	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.
<b>Statement of fees and other costs</b>	\$375 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

## PATH: BORN 2004 - 2008

<b>Return target</b> (see Note 1)	Return target for 2025 to 2034 is CPI + 4.5% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																		
<b>Return</b> (10 year average return as at 30 June 2024)	Not available. (see Note 4)																		
<b>Comparison between return target and return</b> (see Note 4)	 <table border="1"><thead><tr><th>Date</th><th>Annual Return</th><th>10 year moving average return target</th></tr></thead><tbody><tr><td>30/06/2020</td><td>-0.6%</td><td>~6.5%</td></tr><tr><td>30/06/2021</td><td>20.3%</td><td>~6.5%</td></tr><tr><td>30/06/2022</td><td>-5.9%</td><td>~6.5%</td></tr><tr><td>30/06/2023</td><td>11.7%</td><td>~6.5%</td></tr><tr><td>30/06/2024</td><td>11.1%</td><td>~6.5%</td></tr></tbody></table>	Date	Annual Return	10 year moving average return target	30/06/2020	-0.6%	~6.5%	30/06/2021	20.3%	~6.5%	30/06/2022	-5.9%	~6.5%	30/06/2023	11.7%	~6.5%	30/06/2024	11.1%	~6.5%
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<b>Statement of fees and other costs</b>	\$375 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																		

### PATH: BORN 1999 - 2003

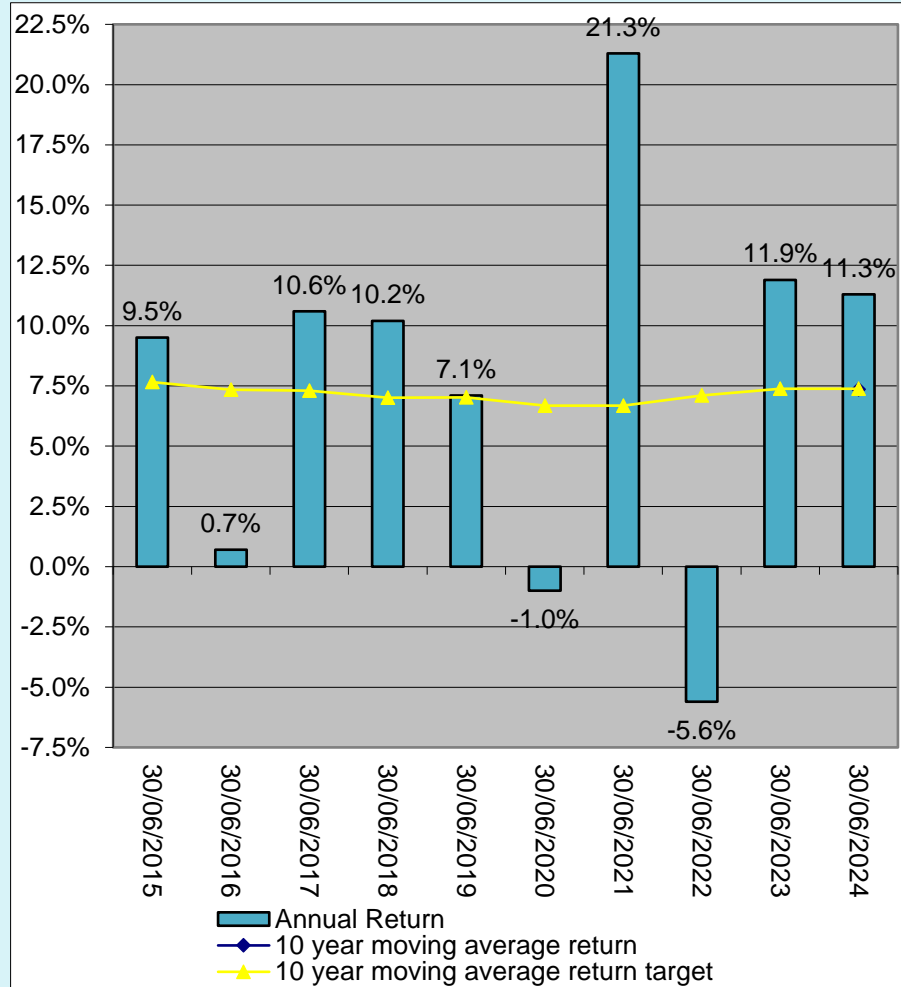
**Return target**  
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.5% 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)

7.3%

**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**

\$365 p.a.  
Fees and other costs for a member with a balance of \$50,000 throughout the year.

## PATH: BORN 1994 - 1998

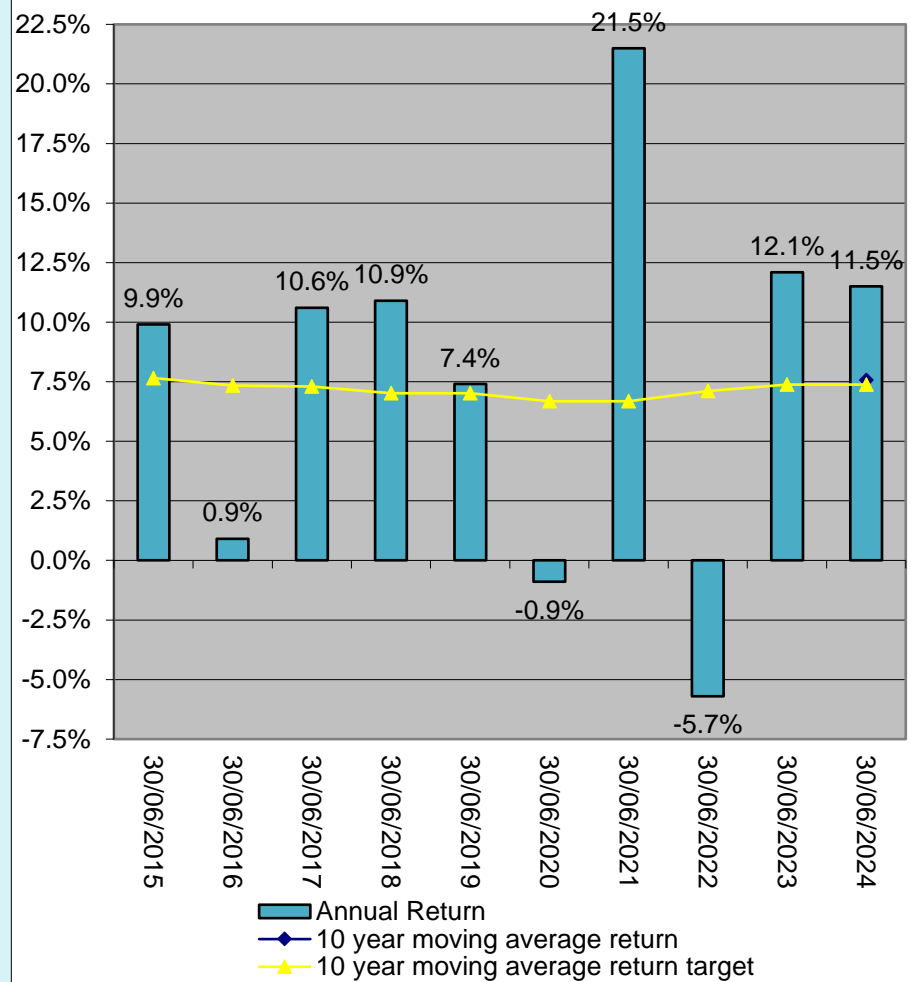
**Return target**  
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.5% 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)

7.6%

**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**

\$360 p.a.  
Fees and other costs for a member with a balance of \$50,000 throughout the year.

## PATH: BORN 1989 - 1993

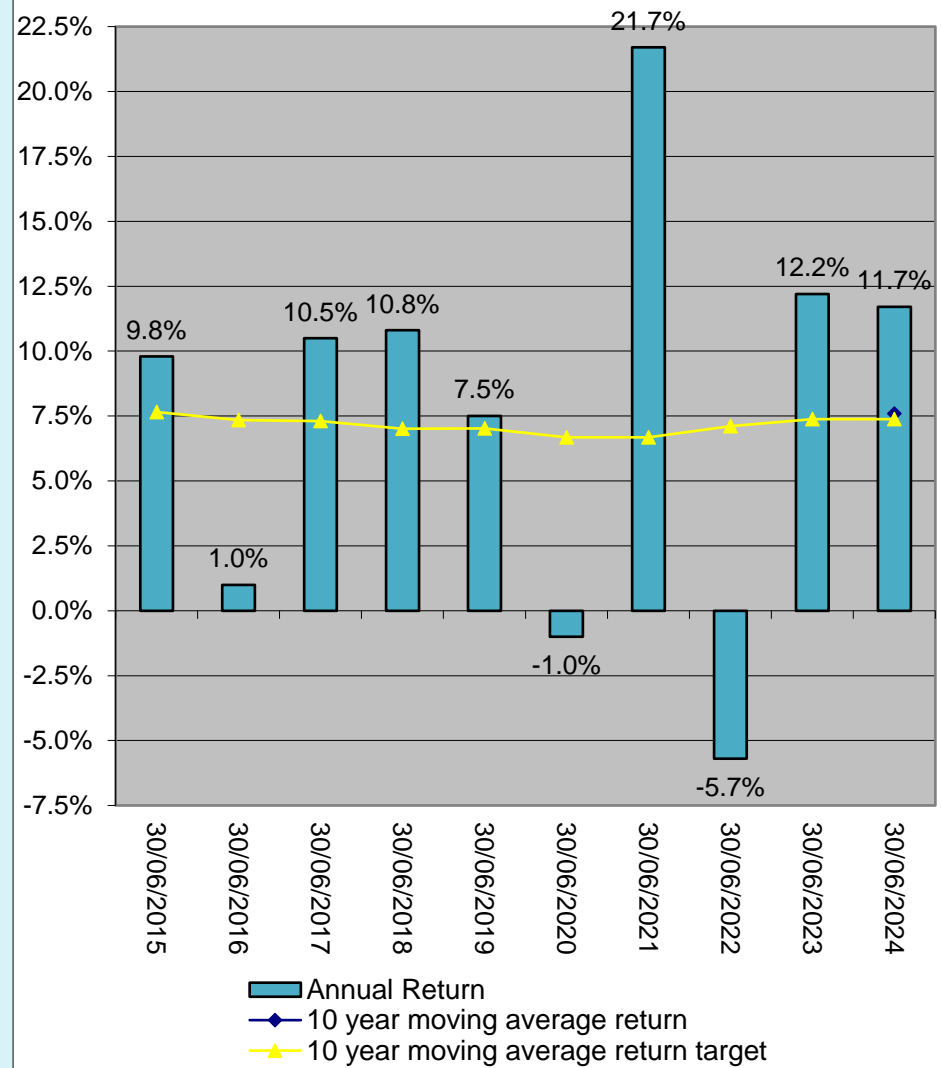
**Return target**  
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.5% 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)

7.6%

**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**

\$360 p.a.  
Fees and other costs for a member with a balance of \$50,000 throughout the year.

## PATH: BORN 1984 - 1988

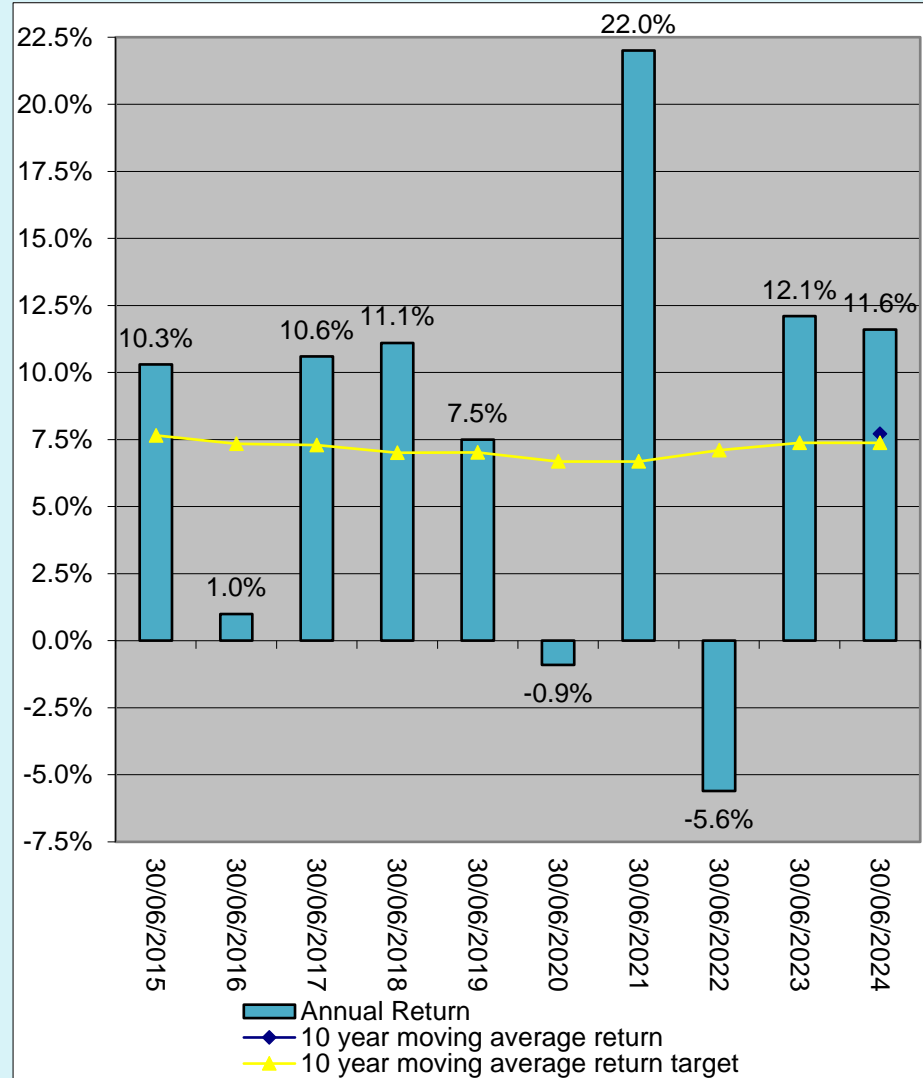
**Return target**  
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.5% 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)

7.7%

**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**

\$360 p.a.  
Fees and other costs for a member with a balance of \$50,000 throughout the year.



### PATH: BORN 1979 - 1983

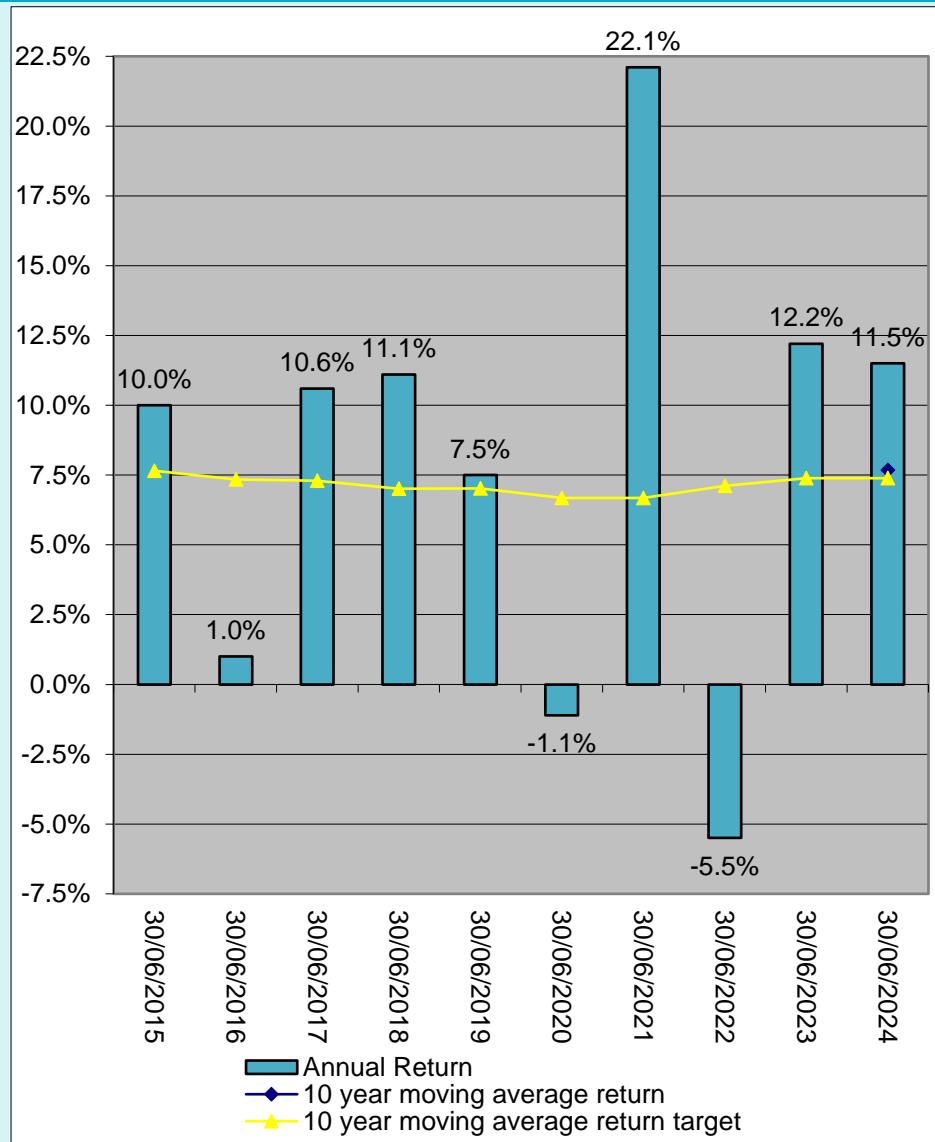
**Return target**  
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.5% 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)

7.7%

**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**

\$365 p.a.  
Fees and other costs for a member with a balance of \$50,000 throughout the year.

## PATH: BORN 1974 – 1978

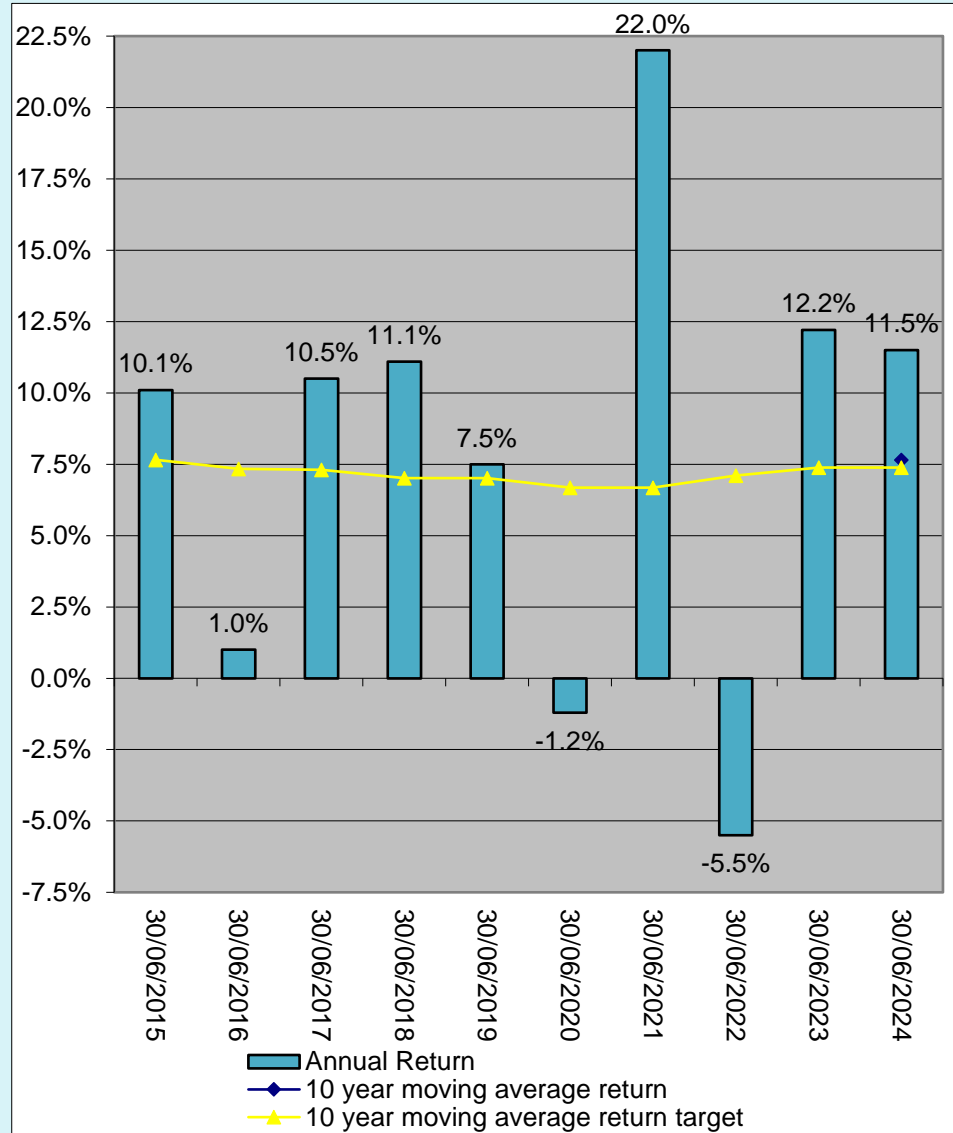
**Return target**  
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.5% 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)

7.7%

**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**

\$370 p.a.  
Fees and other costs for a member with a balance of \$50,000 throughout the year.

### PATH: BORN 1969 - 1973

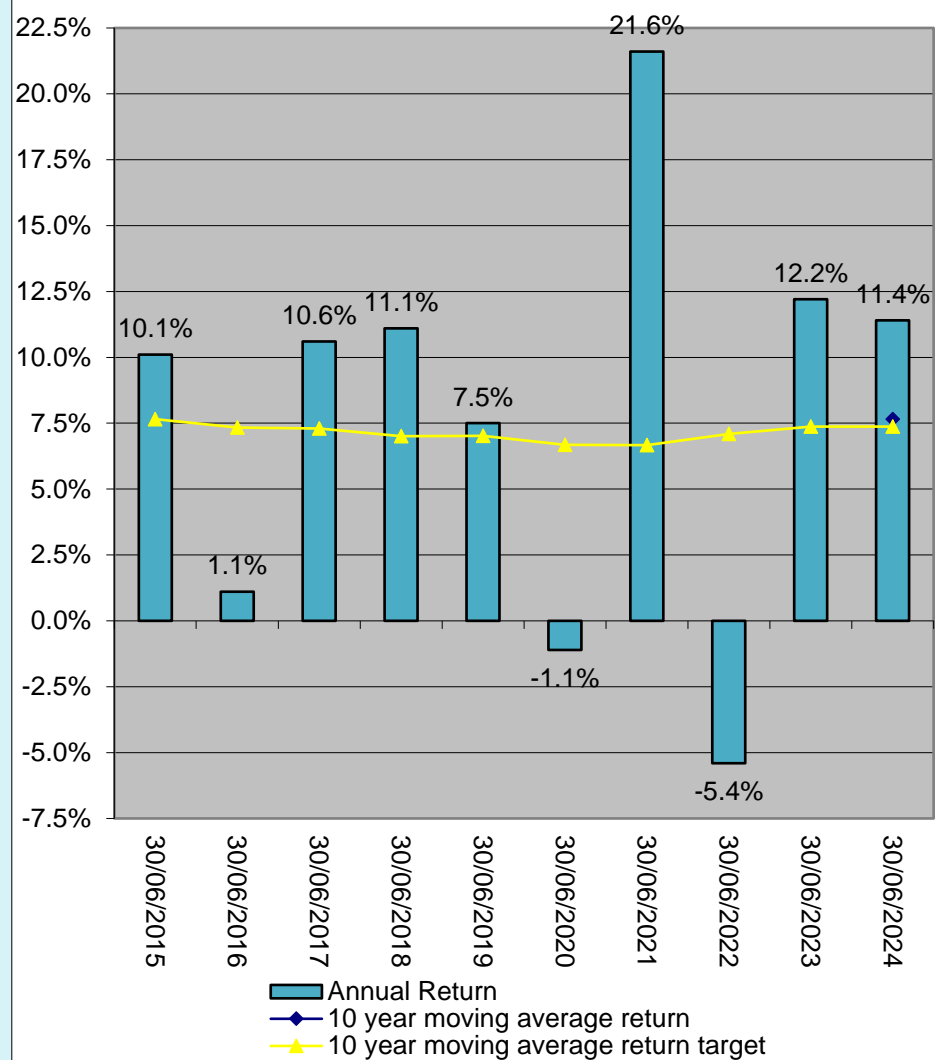
**Return target**  
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.5% 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)

7.7%

**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**

\$375 p.a.  
Fees and other costs for a member with a balance of \$50,000 throughout the year.

## PATH: BORN 1964 - 1968

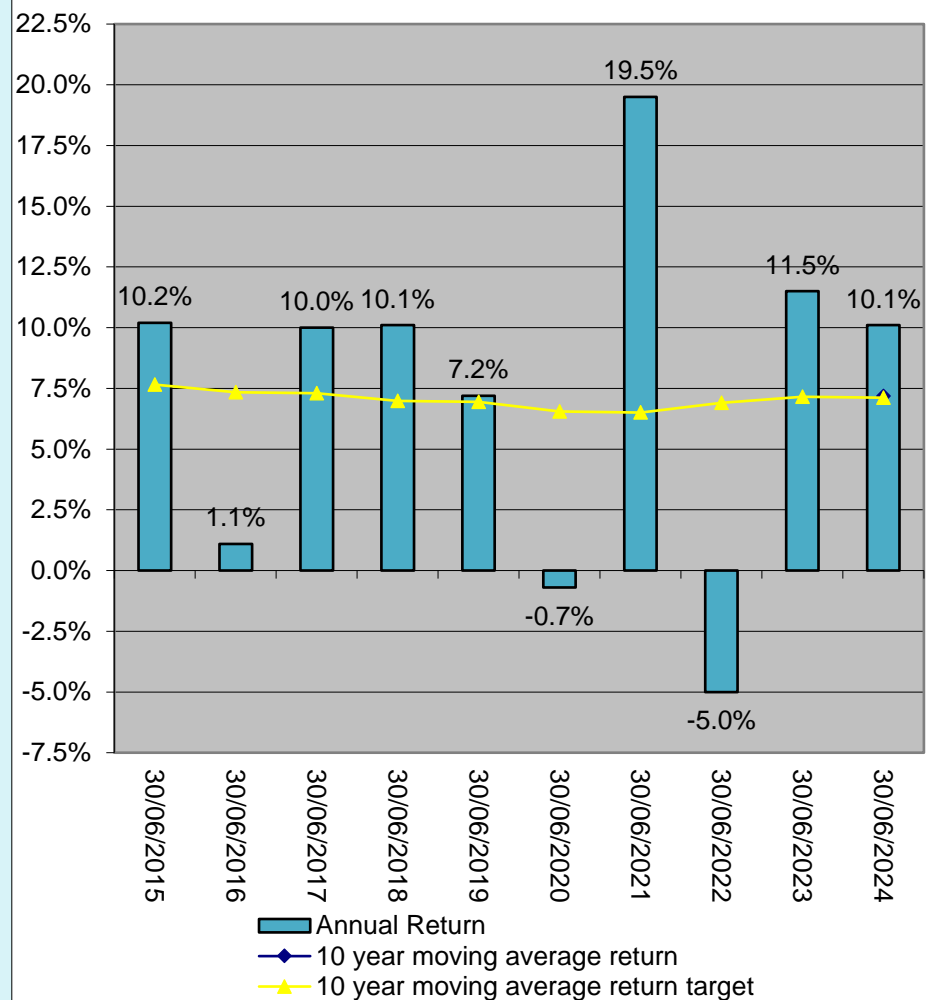
**Return target**  
(see Note 1)

Return target for 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)

7.2%

**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**

\$385 p.a.  
Fees and other costs for a member with a balance of \$50,000 throughout the year.

## PATH: BORN 1959 - 1963

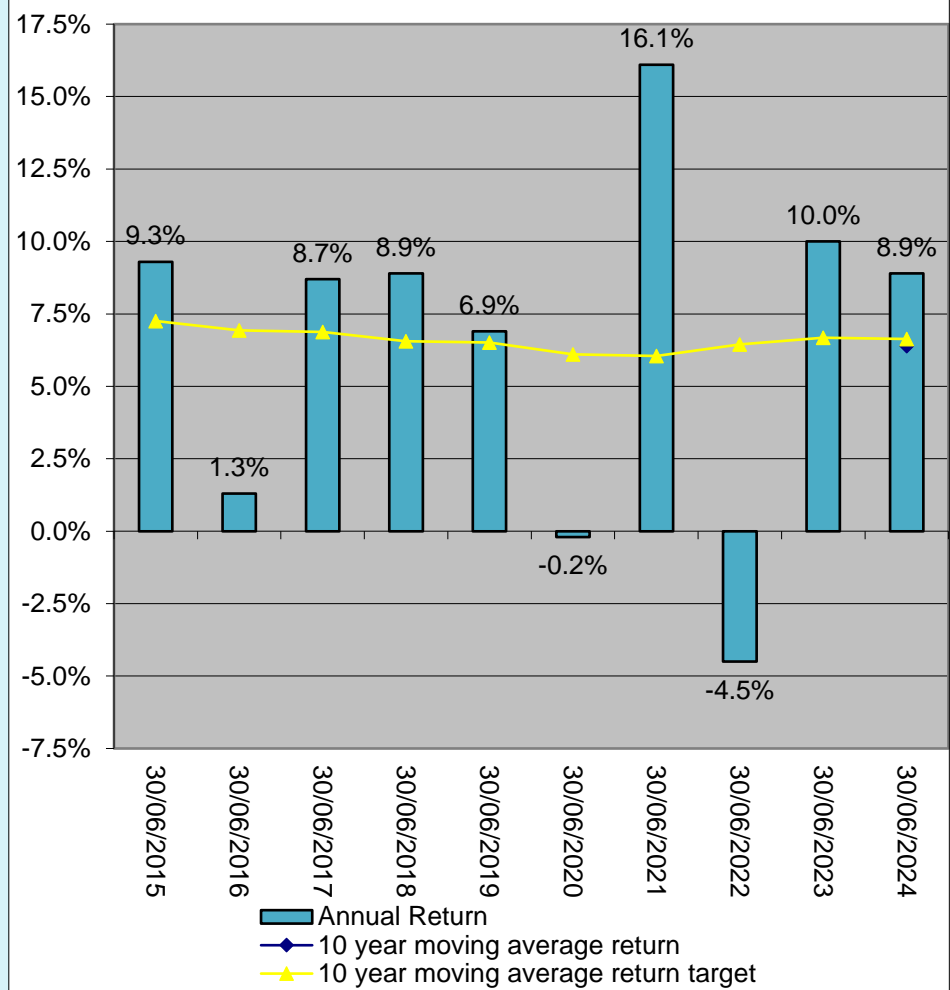
**Return target**  
(see Note 1)

Return target for 2025 to 2034 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 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.  
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)

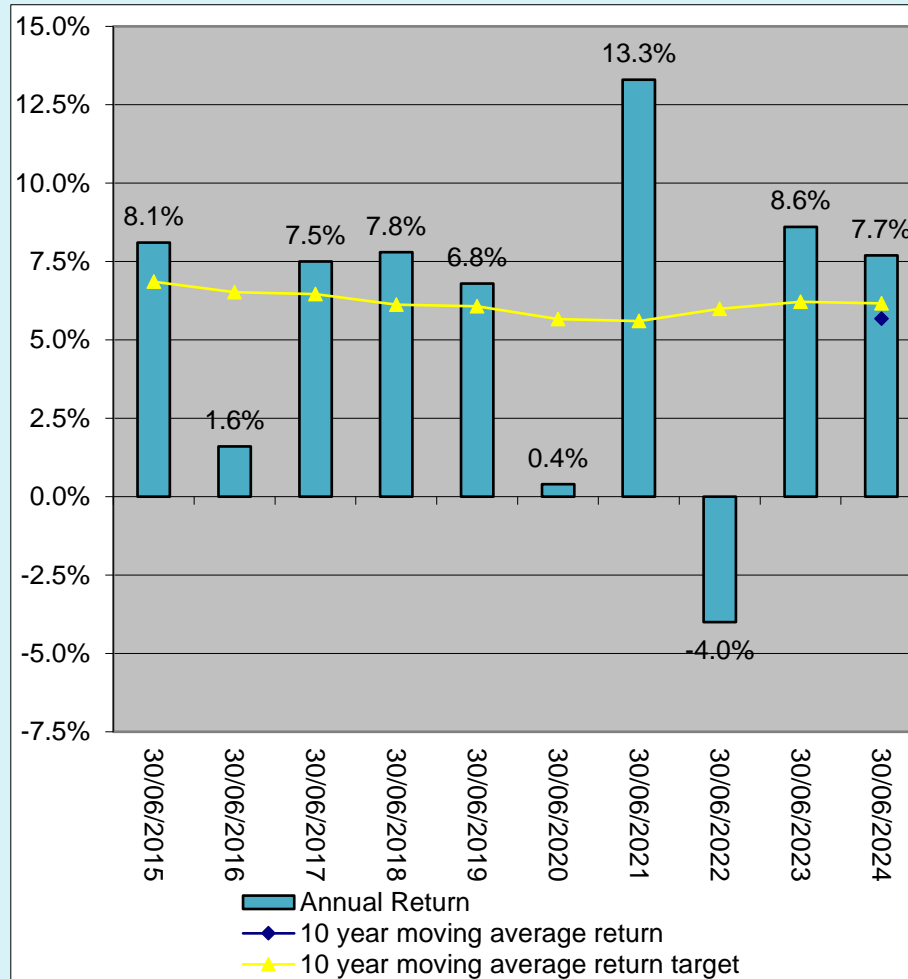
Return target for 2025 to 2034 is CPI + 3.5% per year after fees and taxes.  
This is not a guarantee of future returns or performance. This is a prediction only.

### Return

(10 year average return  
as at 30 June 2024)

5.7%

### 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

\$355 p.a.  
Fees and other costs for a member with a balance of \$50,000 throughout the year.

## PATH: BORN 1949 - 1953

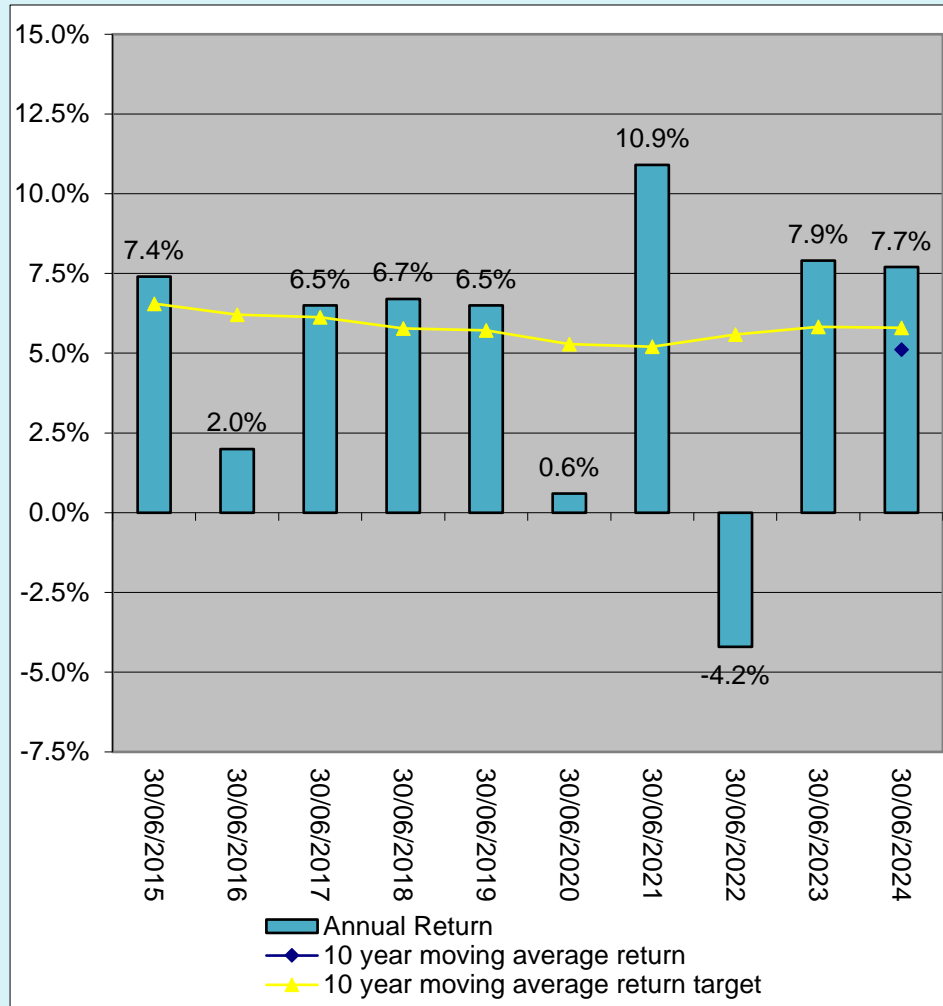
**Return target**  
(see Note 1)

Return target for 2025 to 2034 is CPI + 3.5% 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)

5.1%

**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**

\$375 p.a.  
Fees and other costs for a member with a balance of \$50,000 throughout the year.

## PATH: BORN 1944 - 1948

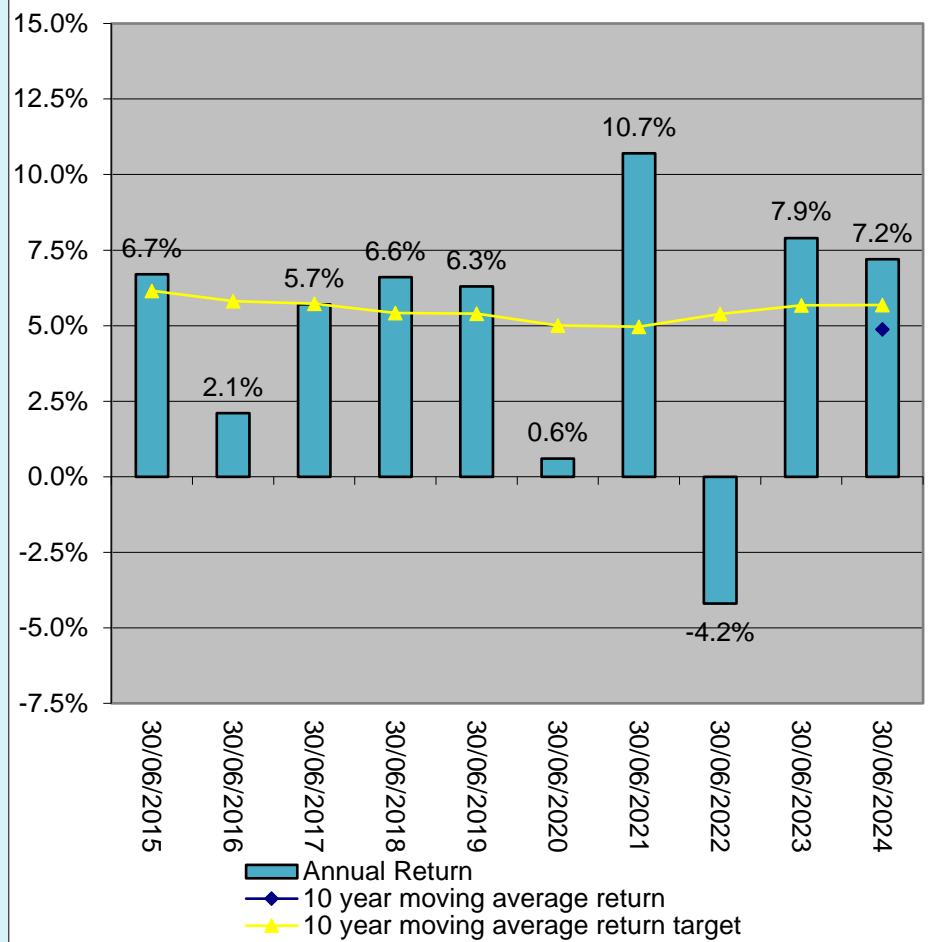
**Return target**  
(see Note 1)

Return target for 2025 to 2034 is CPI + 3.5% 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)

4.9%

**Comparison between  
return target and  
return**



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

**Level of investment risk**

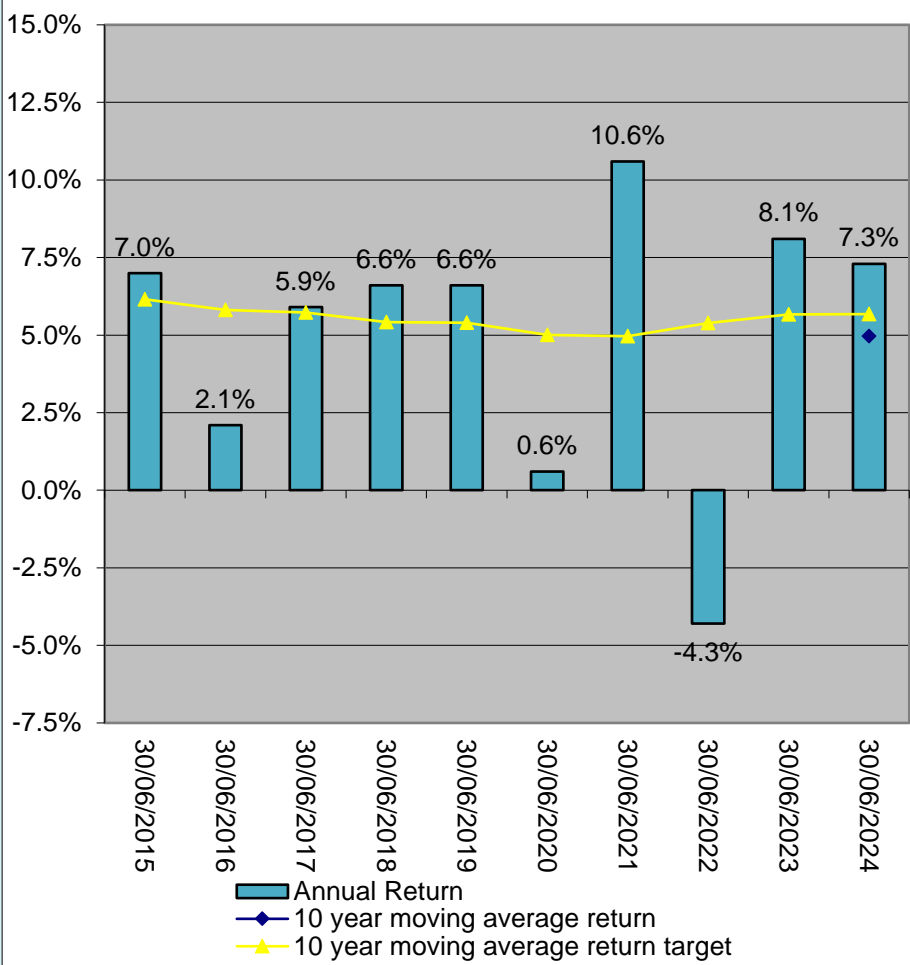
Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.

**Statement of fees and other costs**

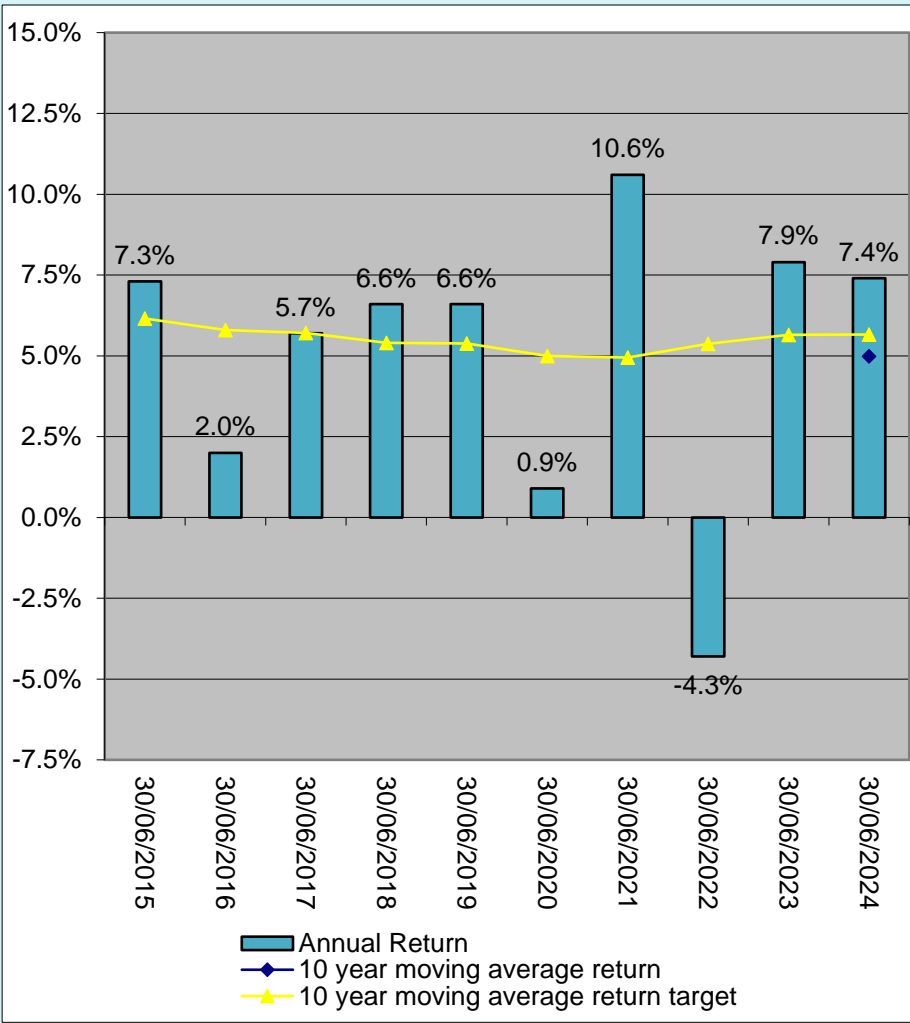
\$370 p.a.  
Fees and other costs for a member with a balance of \$50,000 throughout the year.



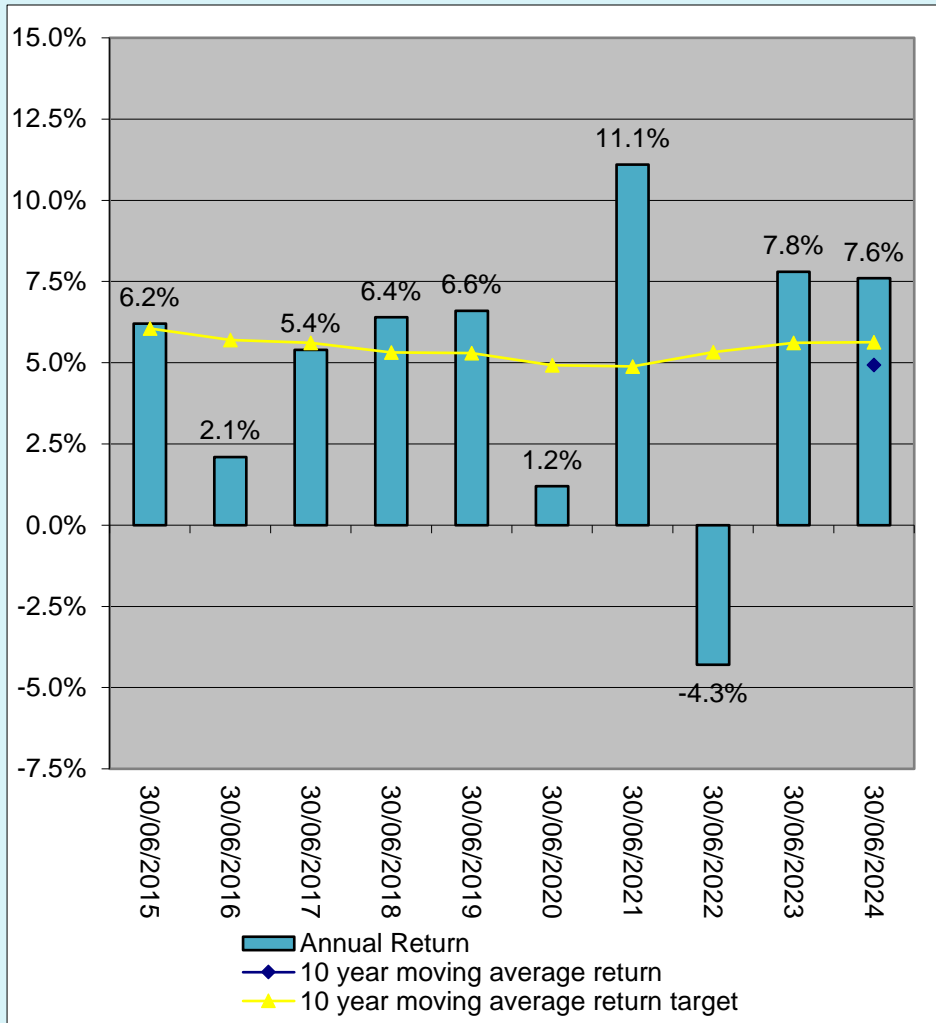
## PATH: BORN 1939 - 1943

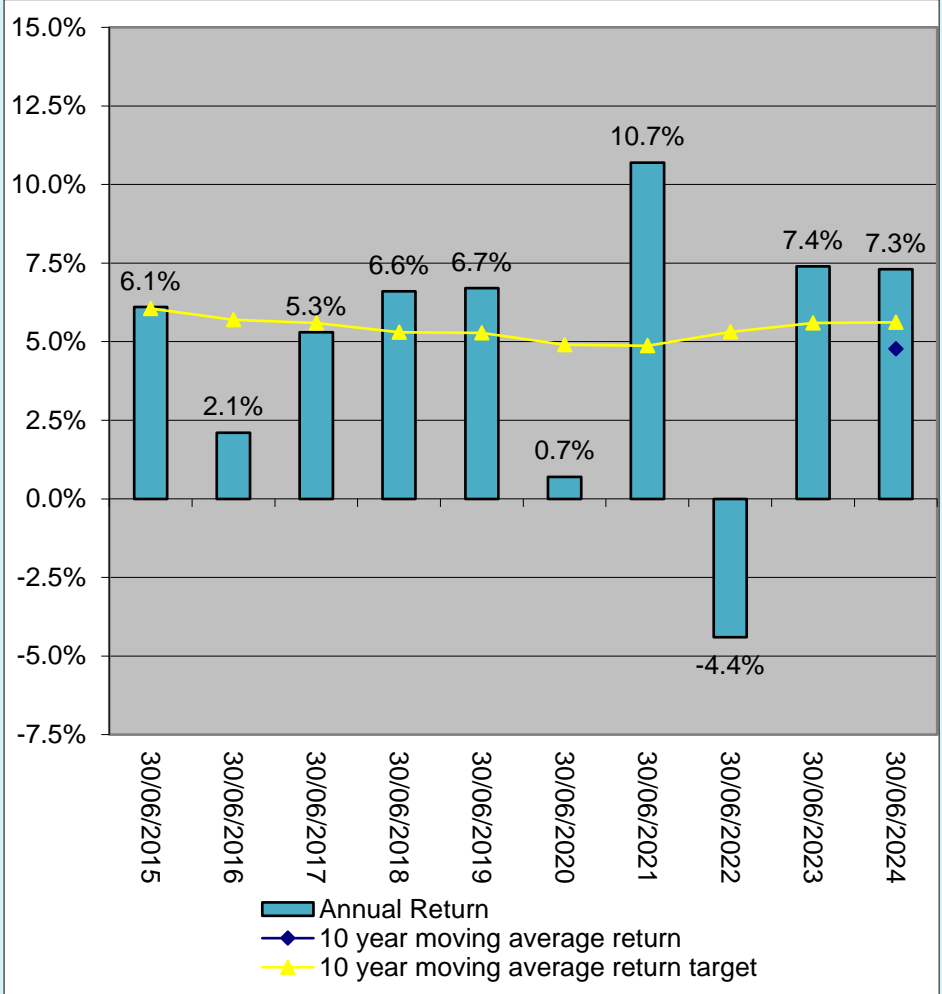
<b>Return target</b> (see Note 1)	Return target for 2025 to 2034 is CPI + 3.5% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																																												
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<b>Statement of fees and other costs</b>	\$375 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																																												

## PATH: BORN 1934 - 1938

<b>Return target</b> (see Note 1)	Return target for 2025 to 2034 is CPI + 3.5% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.																																												
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Date	Annual Return	10 year moving average return	10 year moving average return target																																										
30/06/2015	7.3%	6.5%	5.0%																																										
30/06/2016	2.0%	5.5%	5.0%																																										
30/06/2017	5.7%	5.5%	5.0%																																										
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30/06/2020	0.9%	5.0%	5.0%																																										
30/06/2021	10.6%	5.0%	5.0%																																										
30/06/2022	-4.3%	5.5%	5.0%																																										
30/06/2023	7.9%	5.5%	5.0%																																										
30/06/2024	7.4%	5.0%	5.0%																																										
<b>Level of investment risk</b>	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.																																												
<b>Statement of fees and other costs</b>	\$365 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 2025 to 2034 is CPI + 3.5% 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)	4.9%																																												
Comparison between return target and return	<div><p>The chart displays three data series over a ten-year period from 30/06/2015 to 30/06/2024. The Y-axis represents percentage returns, ranging from -7.5% to 15.0% in 2.5% increments. The X-axis lists the dates. The 'Annual Return' is shown as blue bars, the '10 year moving average return' as a blue line with diamond markers, and the '10 year moving average return target' as a yellow line with triangle markers. The annual returns are: 6.2% (2015), 2.1% (2016), 5.4% (2017), 6.4% (2018), 6.6% (2019), 1.2% (2020), 11.1% (2021), -4.3% (2022), 7.8% (2023), and 7.6% (2024). The 10-year moving average return starts at 6.2% in 2015 and ends at 4.9% in 2024. The 10-year moving average return target starts at 6.2% in 2015 and ends at 5.5% in 2024.</p><table><tr><th>Date</th><th>Annual Return</th><th>10 year moving average return</th><th>10 year moving average return target</th></tr><tr><td>30/06/2015</td><td>6.2%</td><td>6.2%</td><td>6.2%</td></tr><tr><td>30/06/2016</td><td>2.1%</td><td>5.8%</td><td>5.8%</td></tr><tr><td>30/06/2017</td><td>5.4%</td><td>5.4%</td><td>5.4%</td></tr><tr><td>30/06/2018</td><td>6.4%</td><td>5.2%</td><td>5.2%</td></tr><tr><td>30/06/2019</td><td>6.6%</td><td>5.1%</td><td>5.1%</td></tr><tr><td>30/06/2020</td><td>1.2%</td><td>4.8%</td><td>4.8%</td></tr><tr><td>30/06/2021</td><td>11.1%</td><td>4.7%</td><td>4.7%</td></tr><tr><td>30/06/2022</td><td>-4.3%</td><td>5.0%</td><td>5.0%</td></tr><tr><td>30/06/2023</td><td>7.8%</td><td>5.3%</td><td>5.3%</td></tr><tr><td>30/06/2024</td><td>7.6%</td><td>4.9%</td><td>5.5%</td></tr></table><p>Past performance is not a reliable indicator of future returns or performance.</p></div>	Date	Annual Return	10 year moving average return	10 year moving average return target	30/06/2015	6.2%	6.2%	6.2%	30/06/2016	2.1%	5.8%	5.8%	30/06/2017	5.4%	5.4%	5.4%	30/06/2018	6.4%	5.2%	5.2%	30/06/2019	6.6%	5.1%	5.1%	30/06/2020	1.2%	4.8%	4.8%	30/06/2021	11.1%	4.7%	4.7%	30/06/2022	-4.3%	5.0%	5.0%	30/06/2023	7.8%	5.3%	5.3%	30/06/2024	7.6%	4.9%	5.5%
Date	Annual Return	10 year moving average return	10 year moving average return target																																										
30/06/2015	6.2%	6.2%	6.2%																																										
30/06/2016	2.1%	5.8%	5.8%																																										
30/06/2017	5.4%	5.4%	5.4%																																										
30/06/2018	6.4%	5.2%	5.2%																																										
30/06/2019	6.6%	5.1%	5.1%																																										
30/06/2020	1.2%	4.8%	4.8%																																										
30/06/2021	11.1%	4.7%	4.7%																																										
30/06/2022	-4.3%	5.0%	5.0%																																										
30/06/2023	7.8%	5.3%	5.3%																																										
30/06/2024	7.6%	4.9%	5.5%																																										
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	\$350 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.																																												

PATH: BORN PRIOR TO 1929	
<b>Return target</b> (see Note 1)	Return target for 2025 to 2034 is CPI + 3.5% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
<b>Return</b> (10 year average return as at 30 June 2024)	4.8%
<b>Comparison between return target and return</b>	 <p>Past performance is not a reliable indicator of future returns or performance.</p>
<b>Level of investment risk</b>	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.
<b>Statement of fees and other costs</b>	\$390 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 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. The 10 year average return is not available as at 30 June 2024, as this Mercer SmartPath® Path commenced during April 2019.