



# MERCER SUPER TRUST

## MYSUPER PRODUCT DASHBOARD

1 APRIL 2025

### Mercer SmartPath®

### Generic MySuper Product for the Mercer Super Trust

This Product Dashboard (PD) is for Mercer SmartPath®, the generic MySuper product for the Mercer Super Trust.

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® 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.

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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

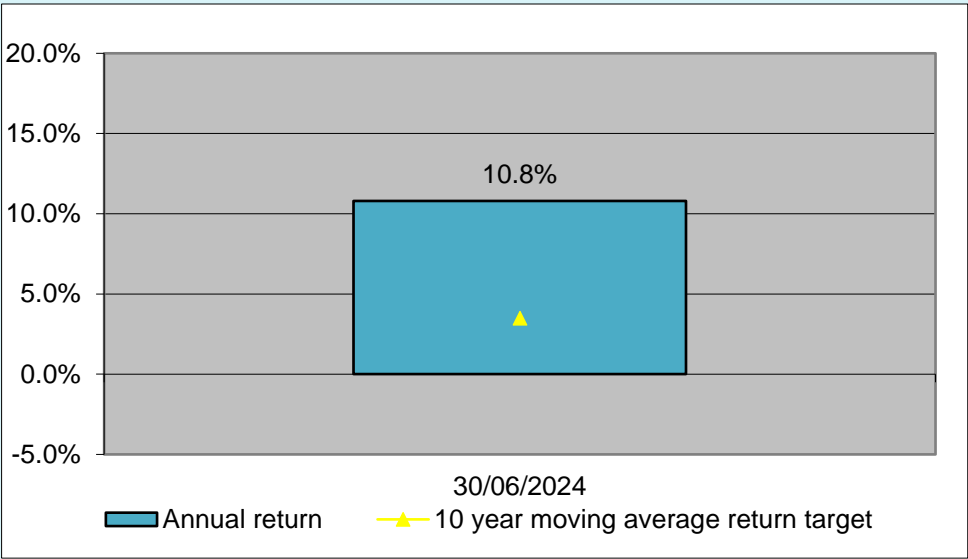
Helpline **1800 682 525**

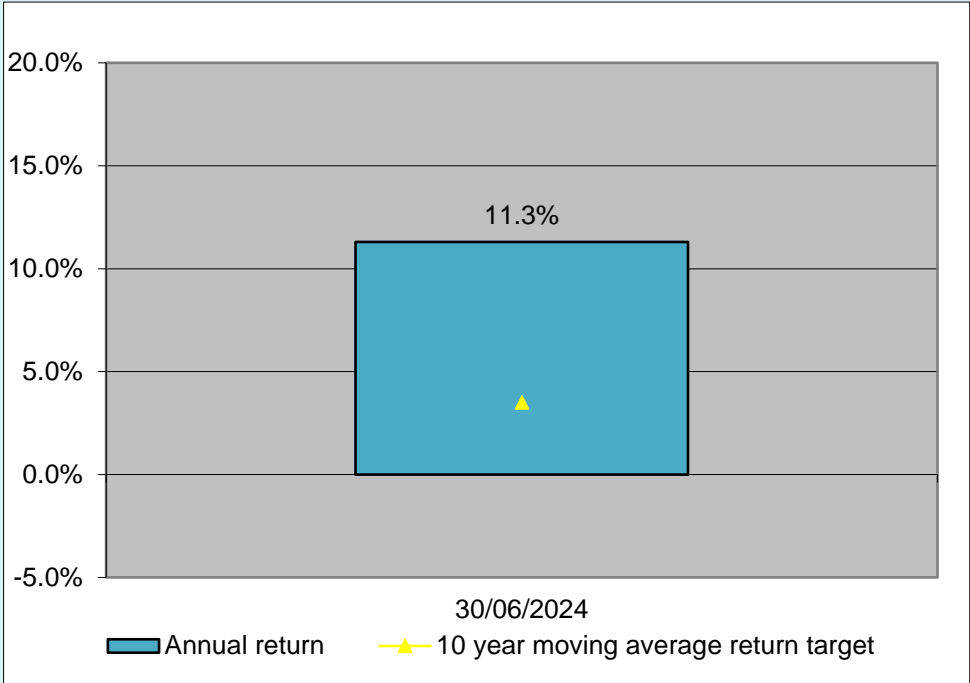
Or visit [mercersuper.com.au](https://mercersuper.com.au)

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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>The chart displays two data points on a vertical axis ranging from -5.0% to 20.0% in 5.0% increments. A blue bar represents the 'Annual return' at 10.8%. A yellow triangle represents the '10 year moving average return target' as of 30/06/2024, positioned slightly below the 5.0% mark. A legend at the bottom identifies the blue bar as 'Annual return' and the yellow triangle as '10 year moving average return target'.</p> <p><b>Past performance is not a reliable indicator of future returns or performance.</b></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>	\$401 p.a. (see Note 4)

<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>20.0% 15.0% 10.0% 5.0% 0.0% -5.0%</p> <p>11.3%</p> <p>30/06/2024</p> <p>Annual return      10 year moving average return target</p> <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>	\$381 p.a. (see Note 4)

## PATH: BORN 2004 - 2008

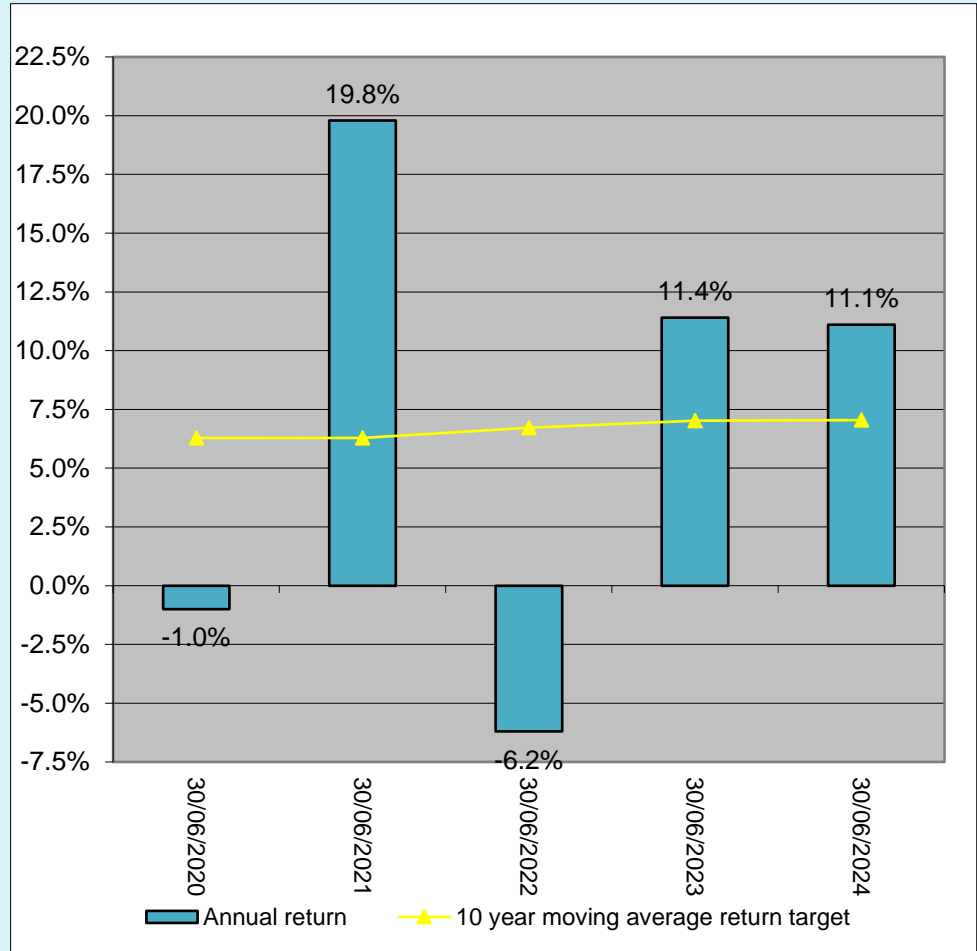
**Return target**  
(see Note 1)

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)

Not available. (see Note 5)

**Comparison between  
return target and  
return** (see Note 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**

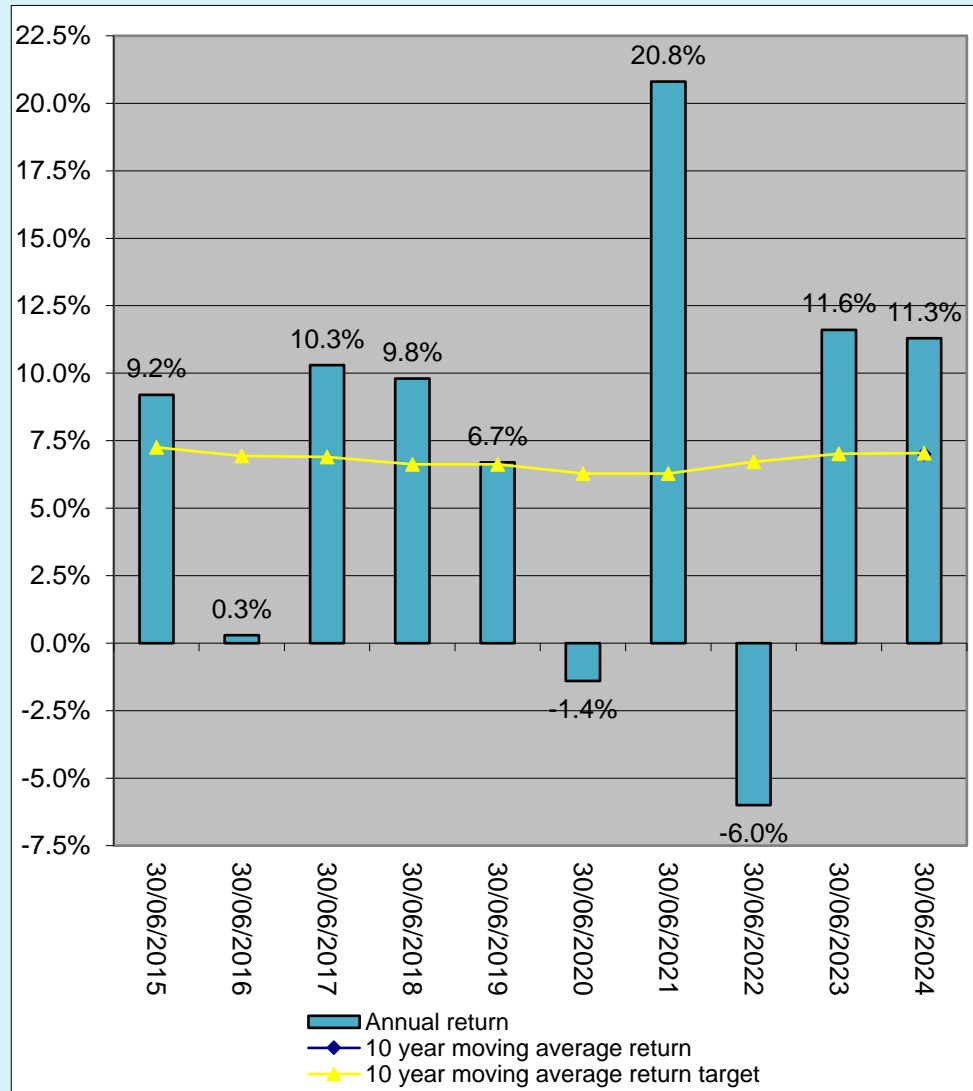
\$396 p.a. (see Note 4)

**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)

7.0%

**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**

\$386 p.a. (see Note 4)

## PATH: BORN 1994 - 1998

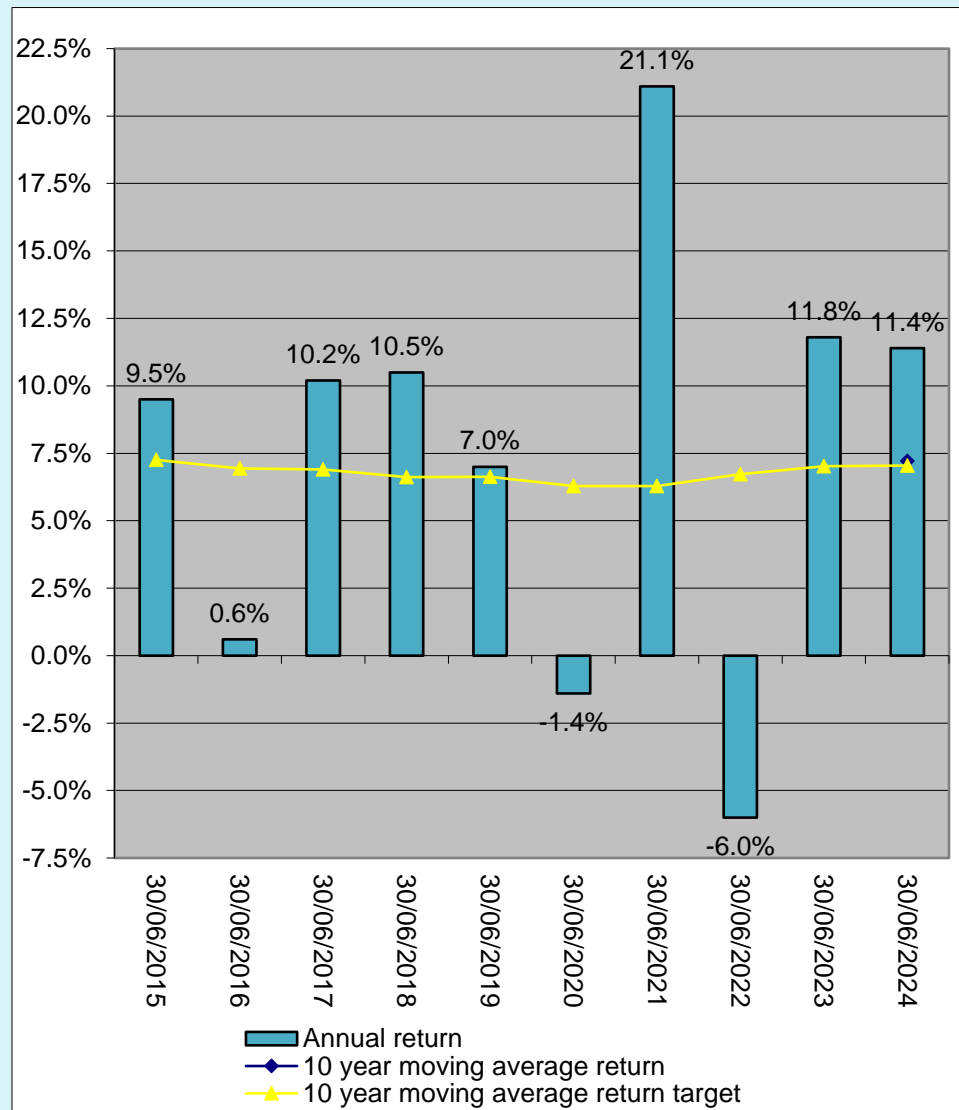
**Return target**  
(see Note 1)

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)

7.2%

**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**

\$386 p.a. (see Note 4)

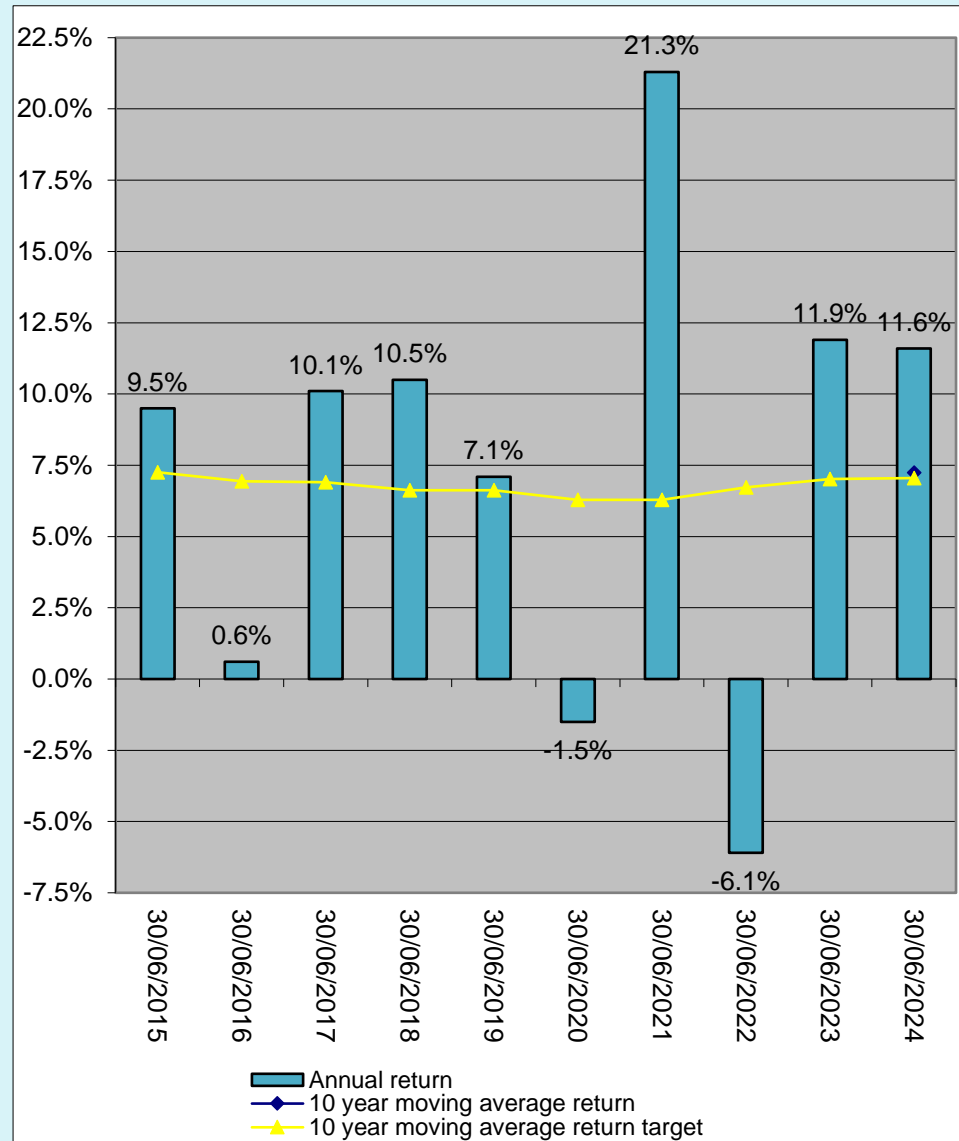
**PATH: BORN 1989 - 1993**
**Return target**  
(see Note 1)

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)

7.2%

**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**

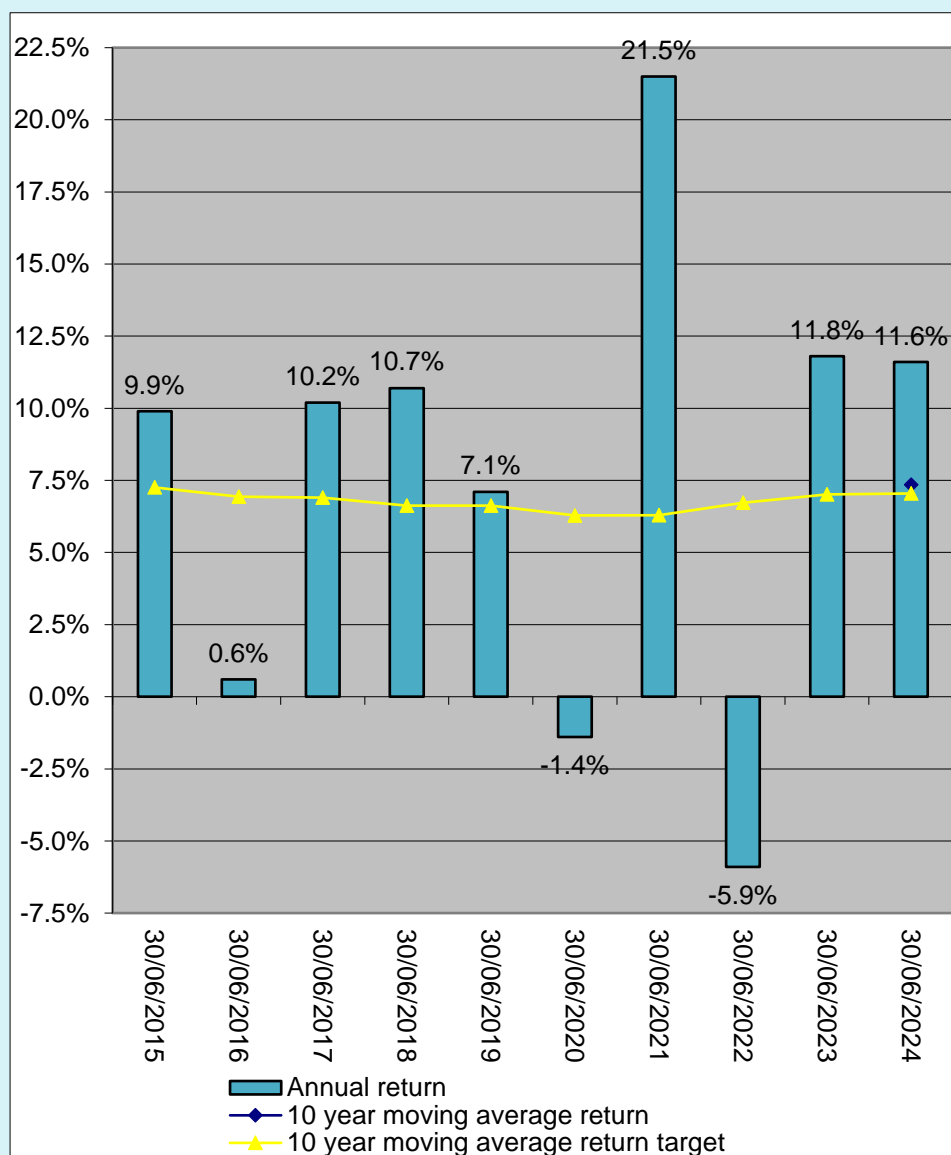
\$386 p.a. (see Note 4)

**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)

7.3%

**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**

\$391 p.a. (see Note 4)

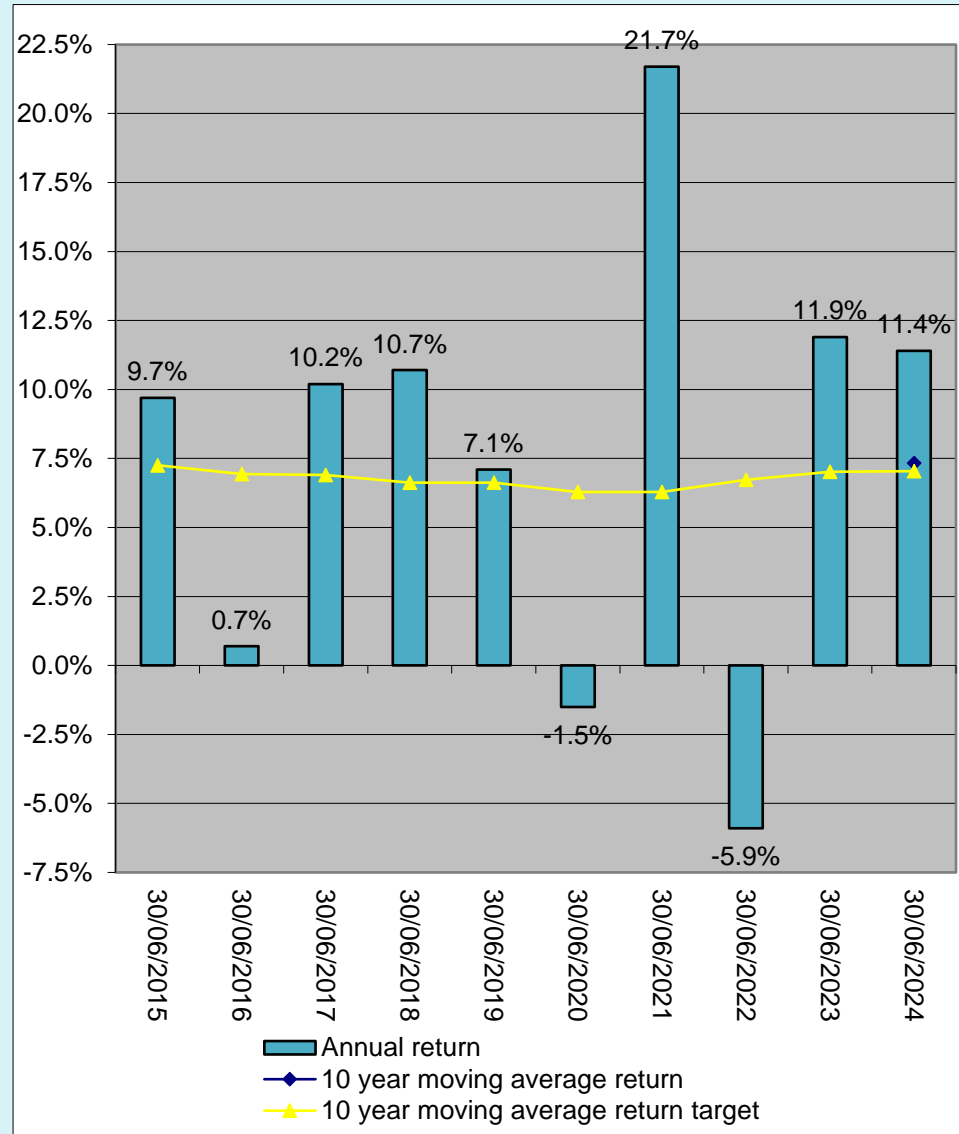


**PATH: BORN 1979 - 1983**
**Return target**  
(see Note 1)

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)

7.3%

**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**

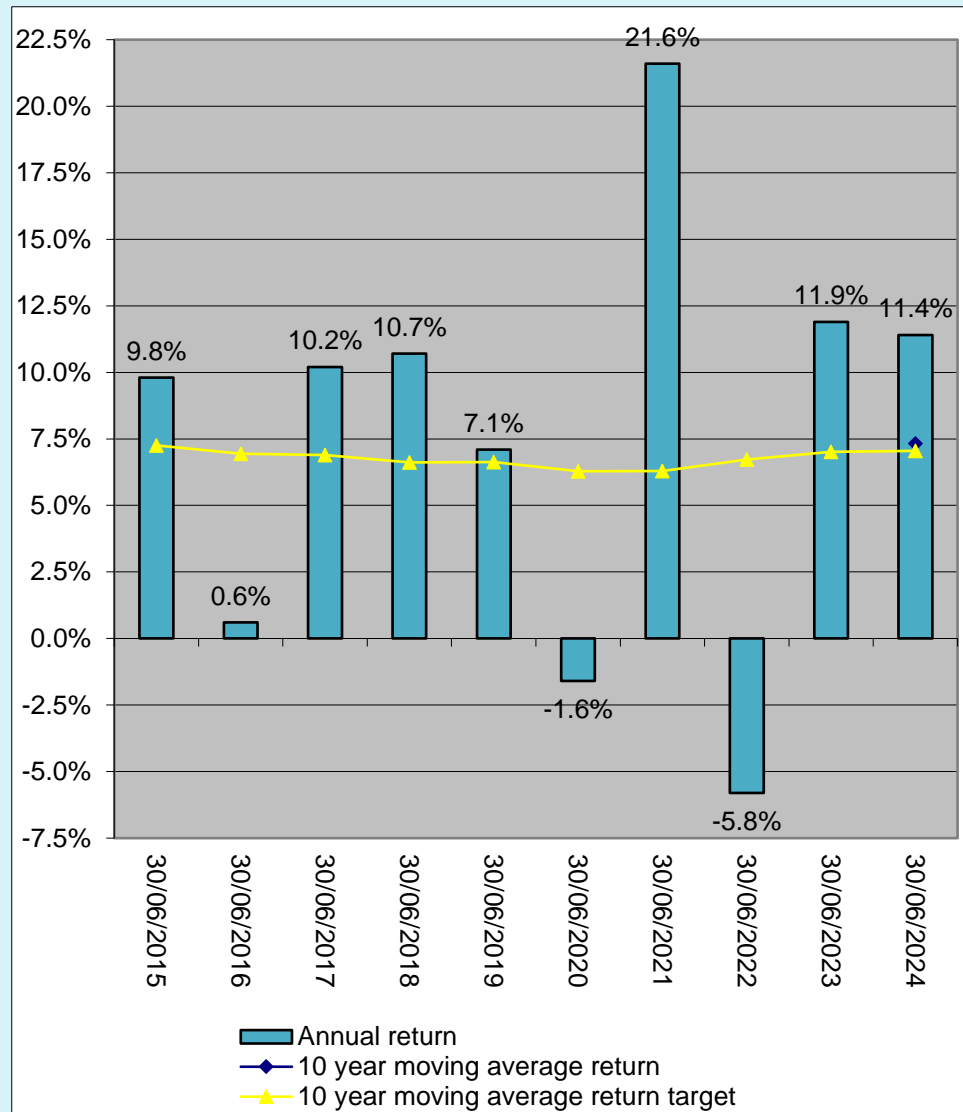
\$401 p.a. (see Note 4)

**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)

7.3%

**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**

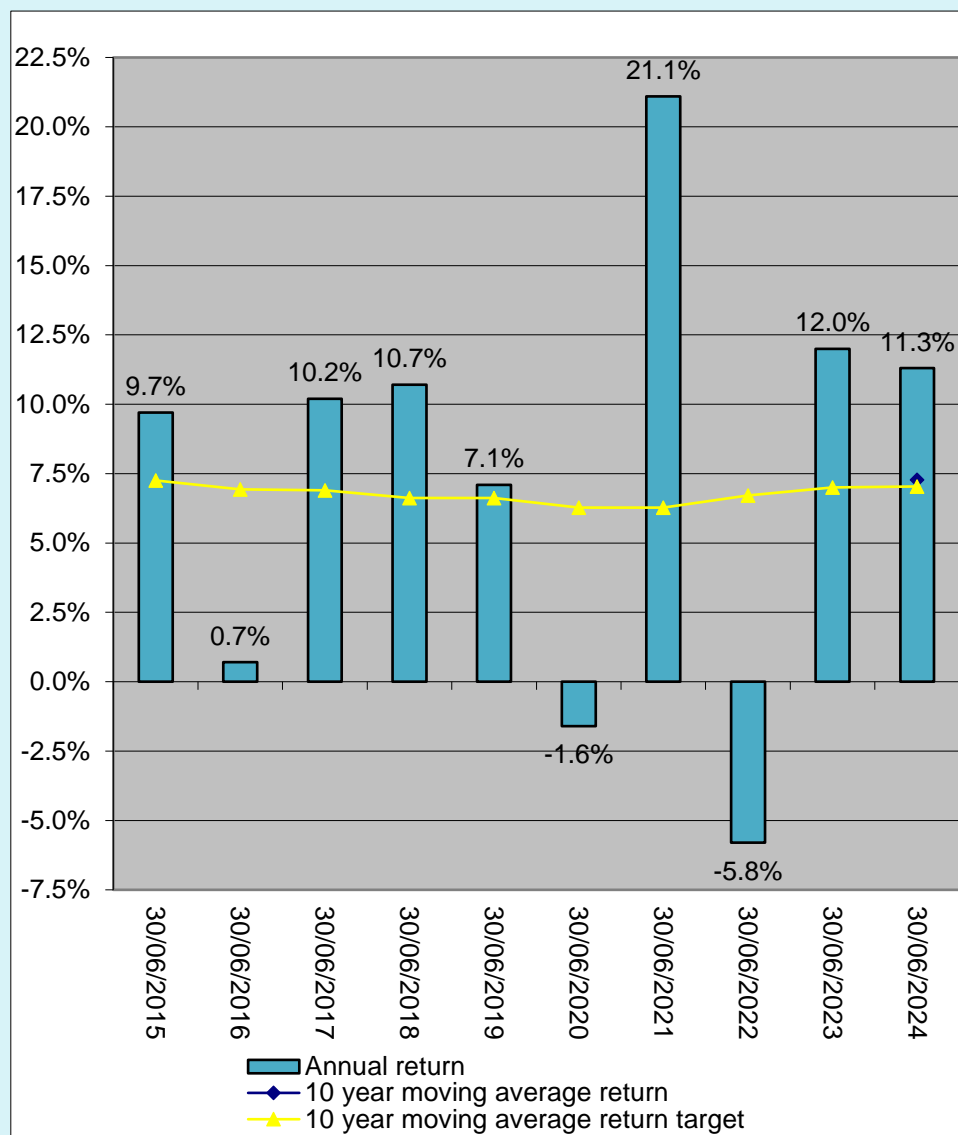
\$406 p.a. (see Note 4)

**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)

7.3%

**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**

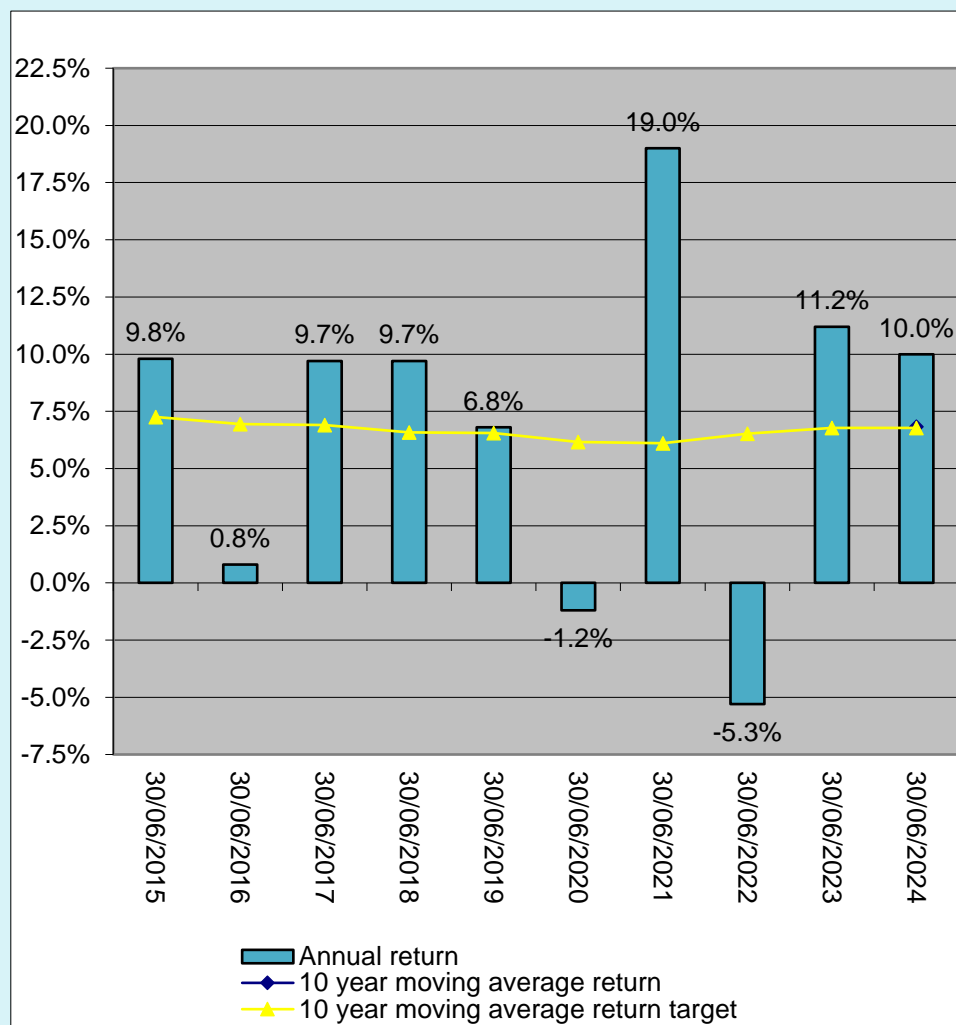
\$411 p.a. (see Note 4)

**PATH: BORN 1964 - 1968**
**Return target**  
(see Note 1)

Return target for 2025 to 2034 is CPI + 4.1% 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**

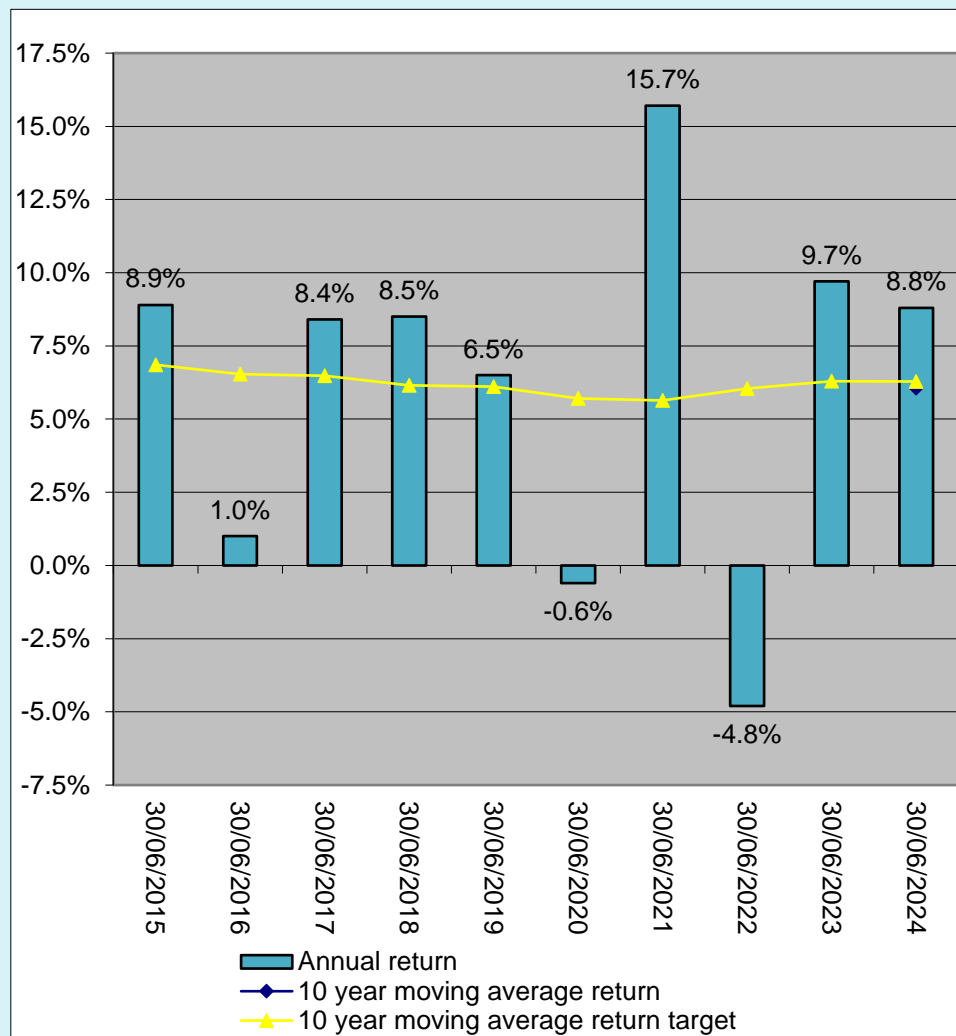
\$426 p.a. (see Note 4)

**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)

6.1%

**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**

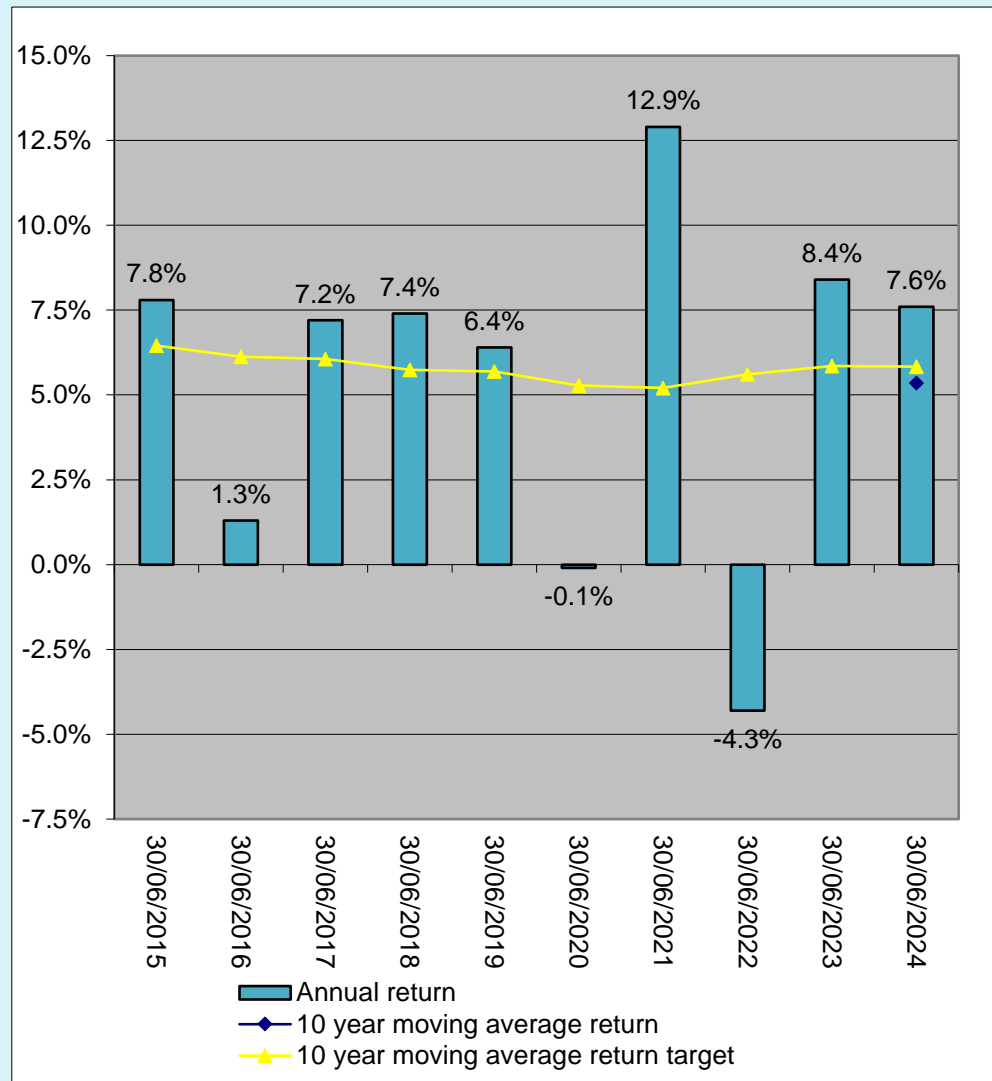
\$441 p.a. (see Note 4)

**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)

5.4%

**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**

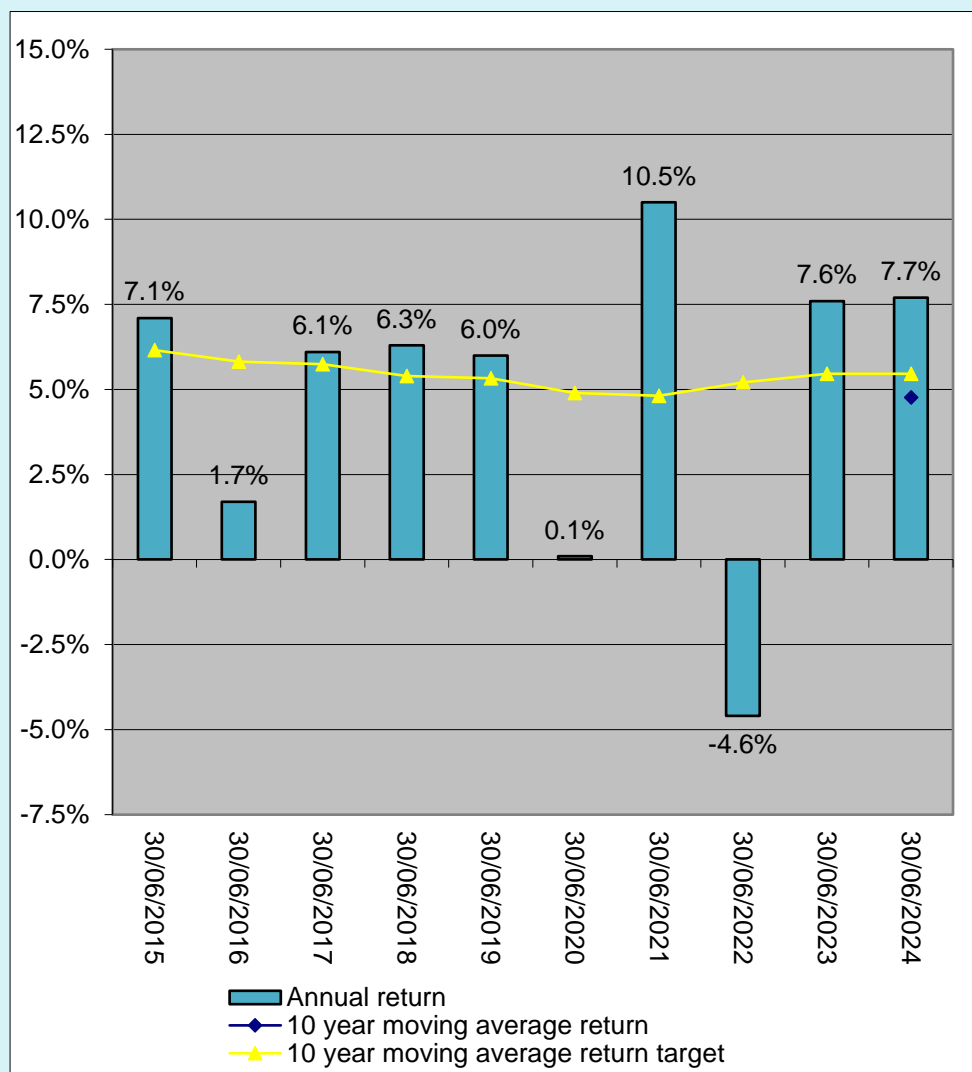
\$426 p.a. (see Note 4)

**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)

4.8%

**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**

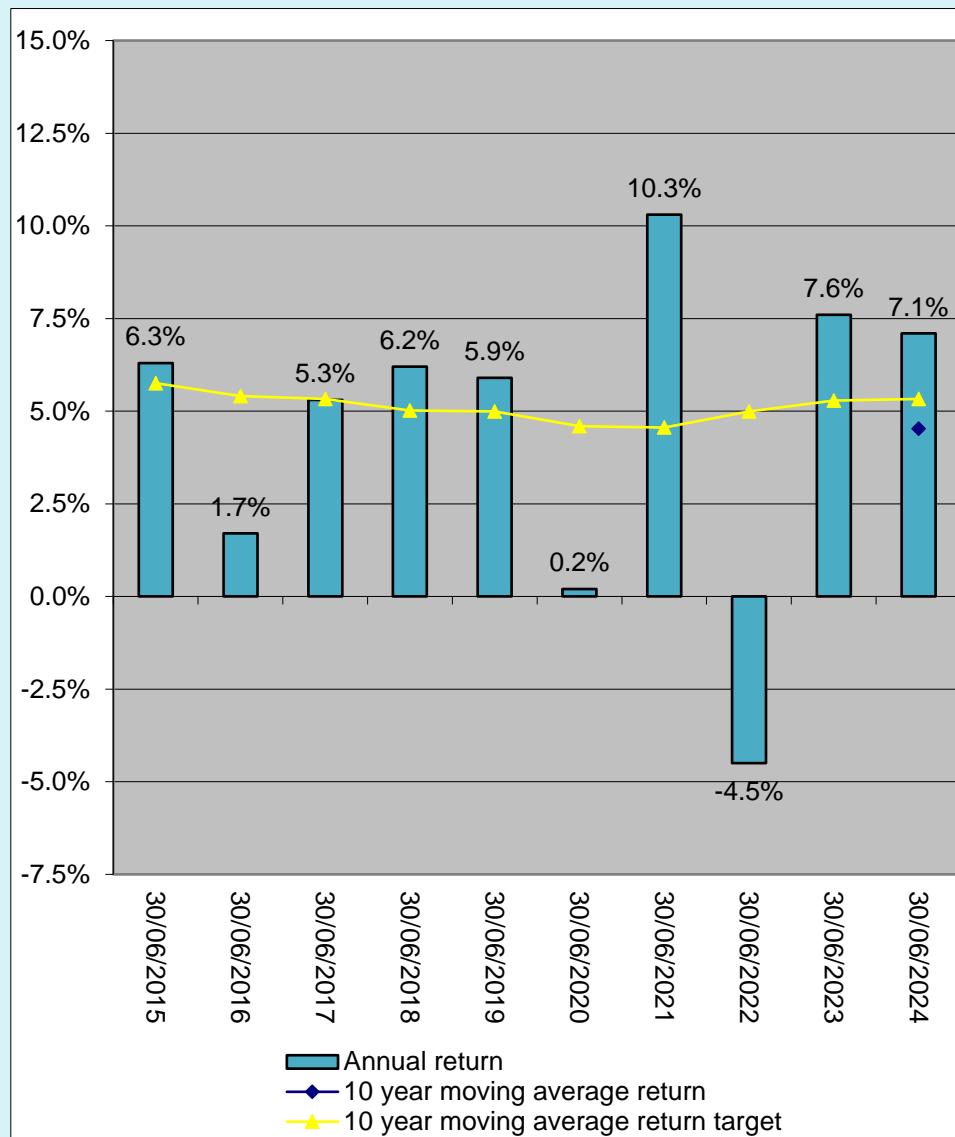
\$426 p.a. (see Note 4)

**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)

4.5%

**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**

\$411 p.a. (see Note 4)

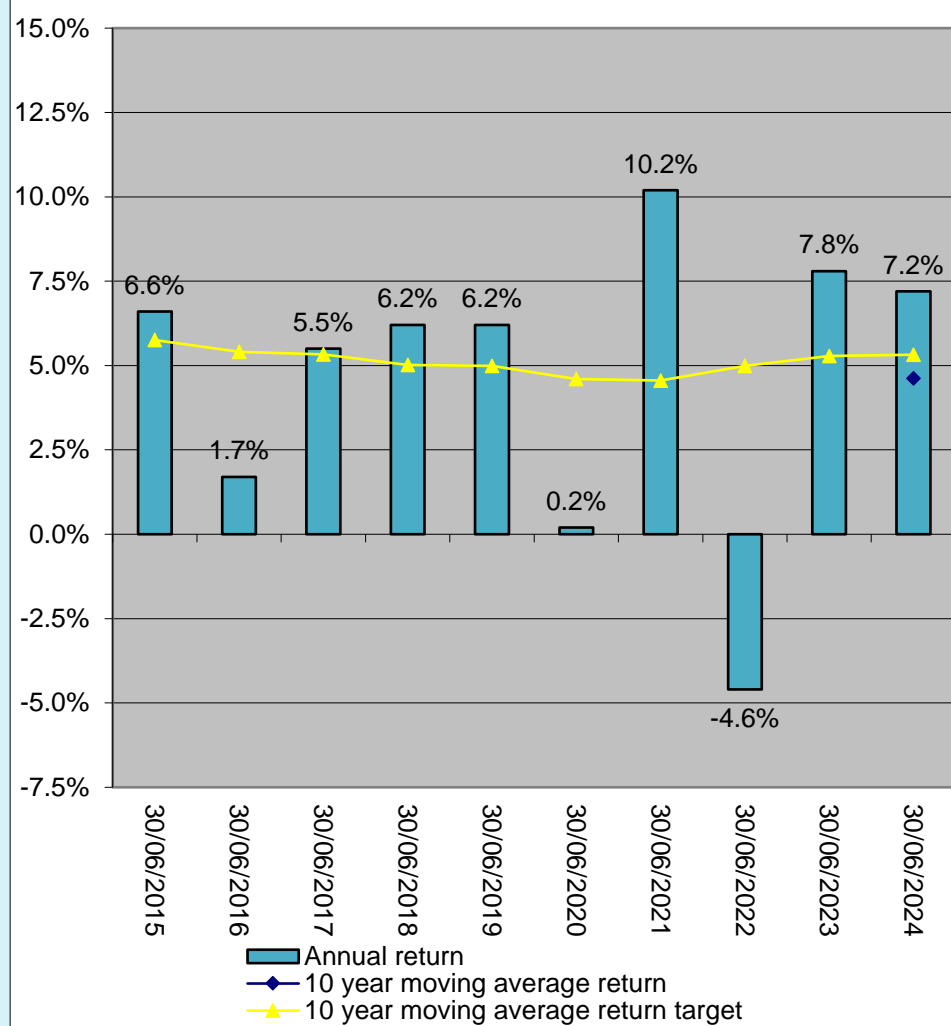


**PATH: BORN 1939 - 1943**
**Return target**  
(see Note 1)

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)

4.6%

**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**

\$416 p.a. (see Note 4)

## PATH: BORN 1934 - 1938

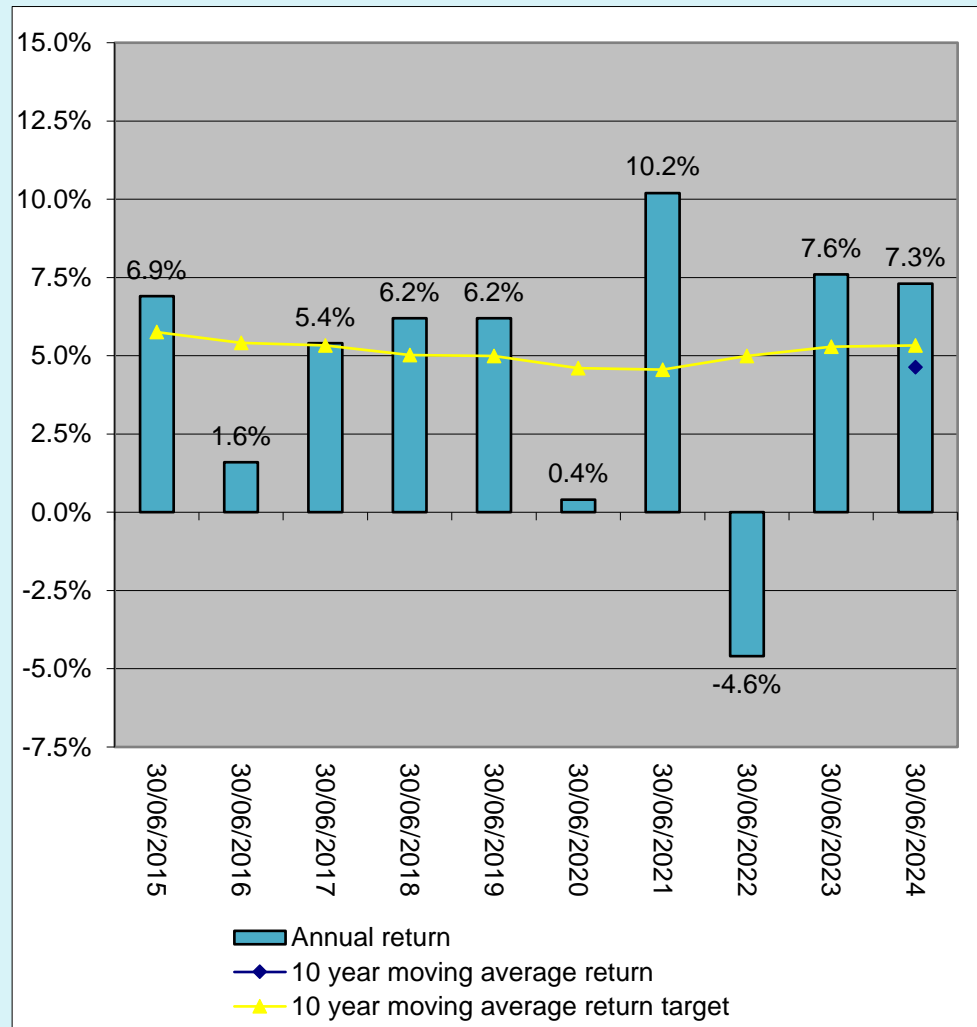
**Return target**  
(see Note 1)

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)

4.6%

**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**

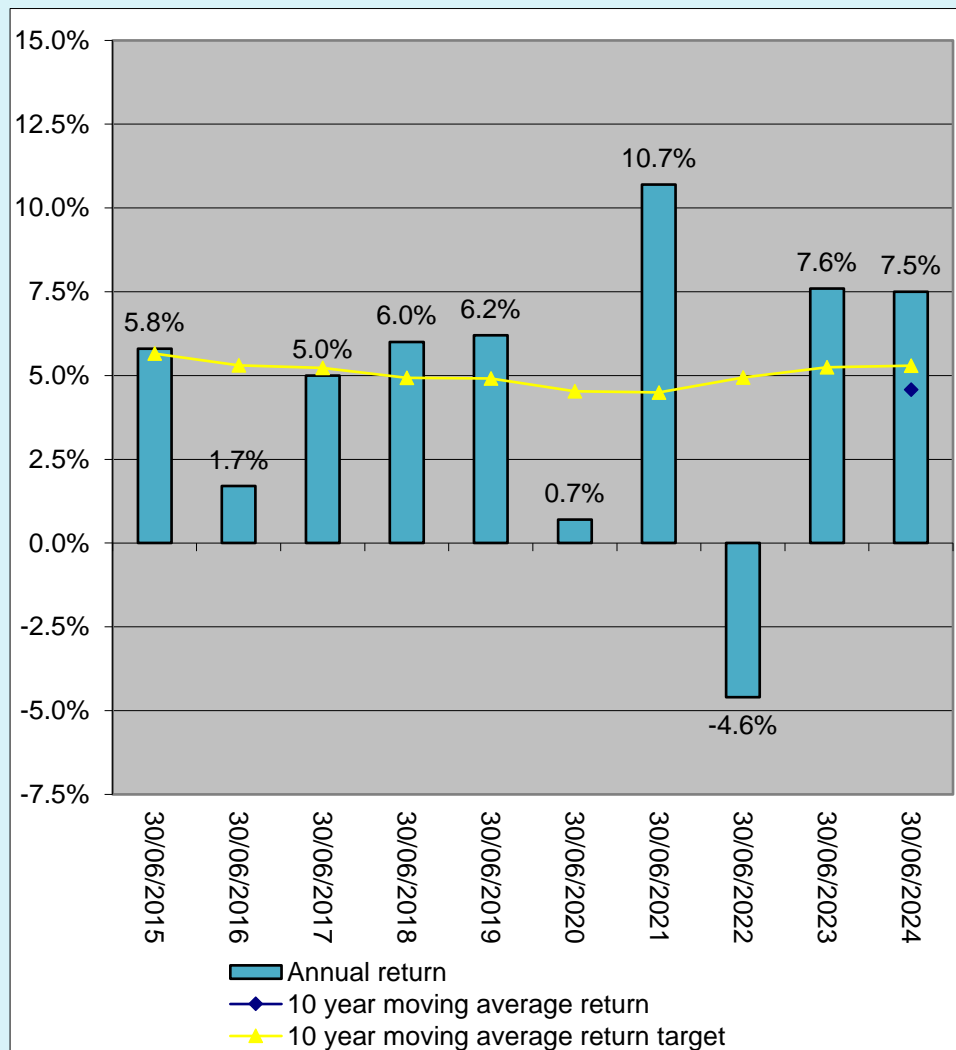
\$421 p.a. (see Note 4)

**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)

4.6%

**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**

\$396 p.a. (see Note 4)

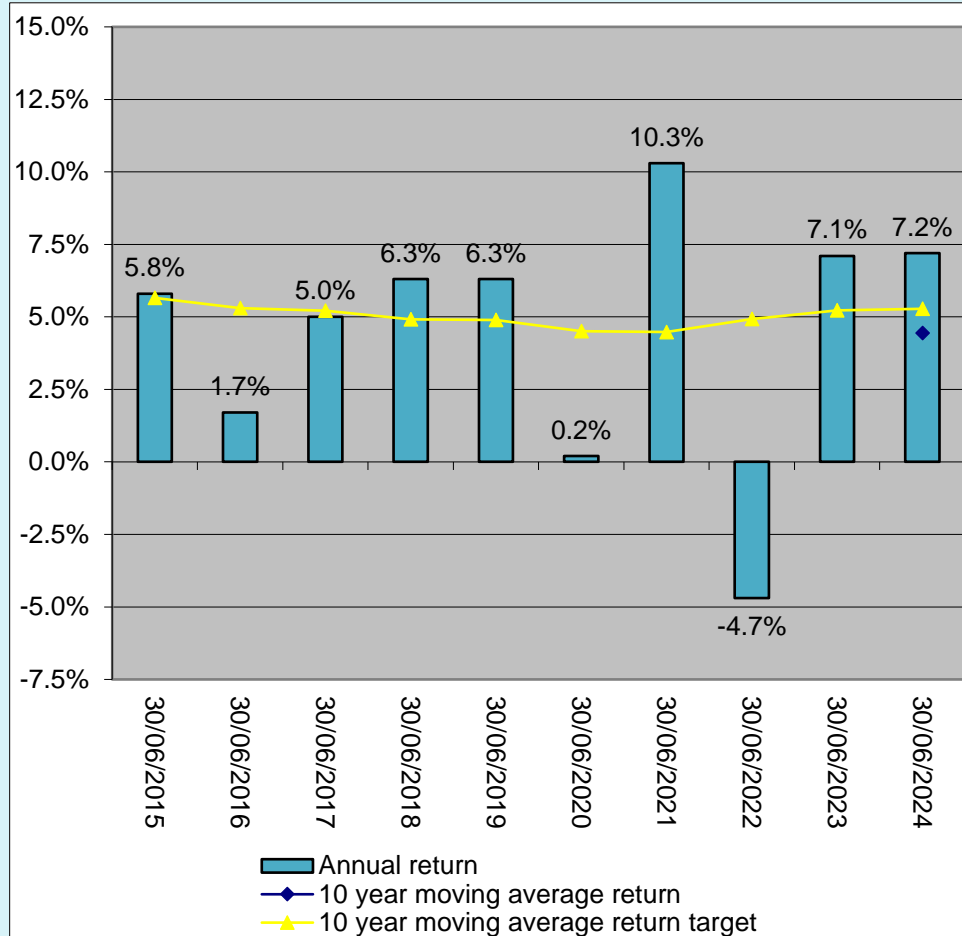
**PATH: BORN PRIOR TO 1929**
**Return target**  
(see Note 1)

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)

4.4%

**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**

\$436 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.
5. The 10 year average return is not available as at 30 June 2024, as this Mercer SmartPath® Path commenced during April 2019.