



MERCER SUPER TRUST

MYSUPER PRODUCT DASHBOARD

13 AUGUST 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.

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/AEDT 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

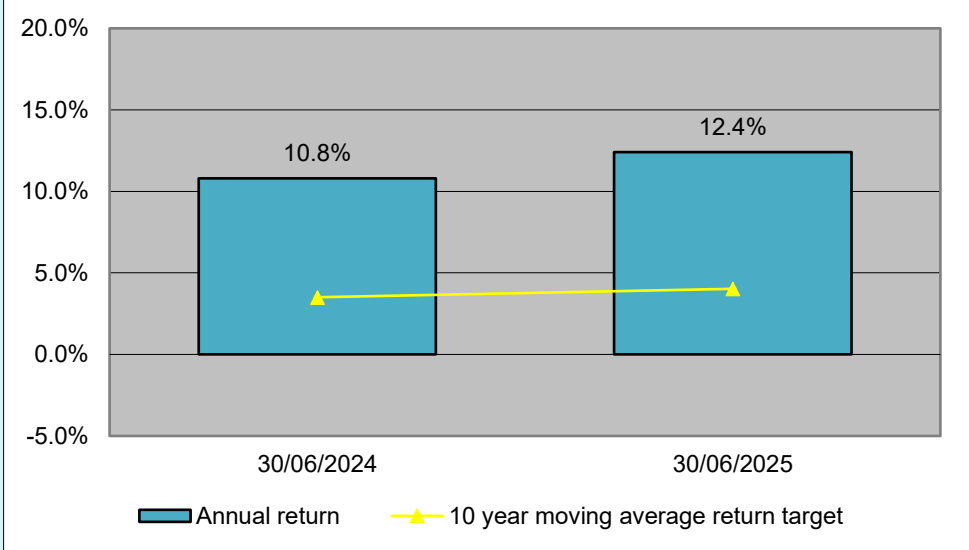
GPO Box 4303
Melbourne VIC 3001

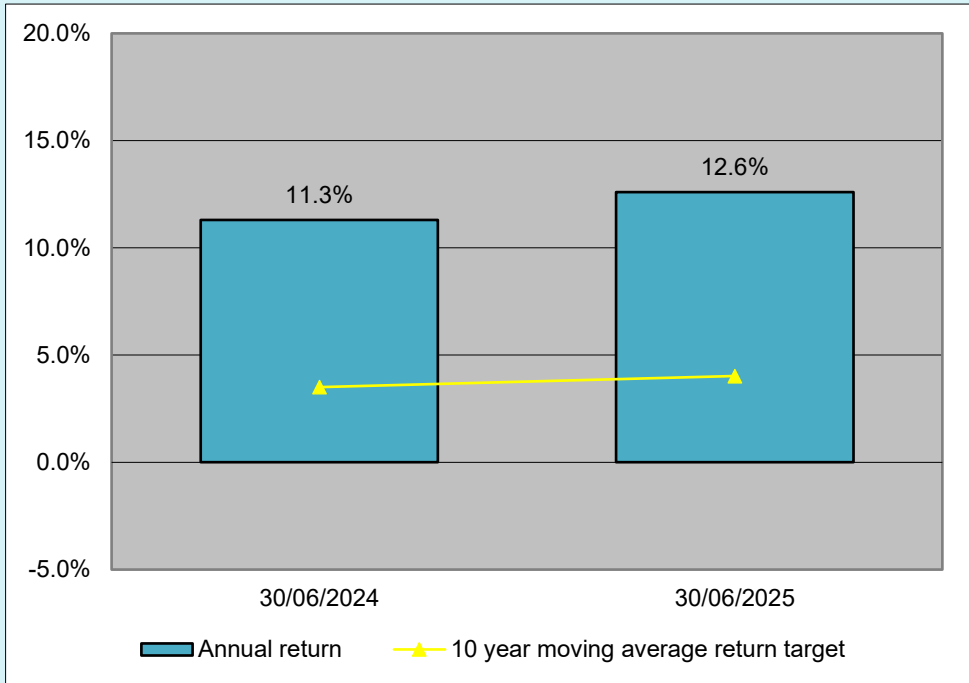
Helpline **1800 682 525**

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 2026 to 2035 is CPI + 4.7% 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 2025)	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	\$401 p.a. (see Note 4)

PATH: BORN 2009 – 2013										
Return target (see Note 1)	Return target for 2026 to 2035 is CPI + 4.7% 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 2025)	Not available. (see Note 3)									
Comparison between return target and return (see Note 3)	 <p>The chart displays two blue bars representing annual returns. The first bar, for 30/06/2024, reaches 11.3% on the y-axis. The second bar, for 30/06/2025, reaches 12.6%. A yellow line with arrowheads at both ends connects the top of the first bar to the top of the second bar, indicating an increase. The y-axis ranges from -5.0% to 20.0% in 5.0% increments. A legend at the bottom identifies the blue bars as 'Annual return' and the yellow line as '10 year moving average return target'.</p> <table><thead><tr><th>Date</th><th>Annual return</th><th>10 year moving average return target</th></tr></thead><tbody><tr><td>30/06/2024</td><td>11.3%</td><td>-</td></tr><tr><td>30/06/2025</td><td>12.6%</td><td>-</td></tr></tbody></table>	Date	Annual return	10 year moving average return target	30/06/2024	11.3%	-	30/06/2025	12.6%	-
	Date	Annual return	10 year moving average return target							
30/06/2024	11.3%	-								
30/06/2025	12.6%	-								
	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	\$381 p.a. (see Note 4)									

PATH: BORN 2004 - 2008

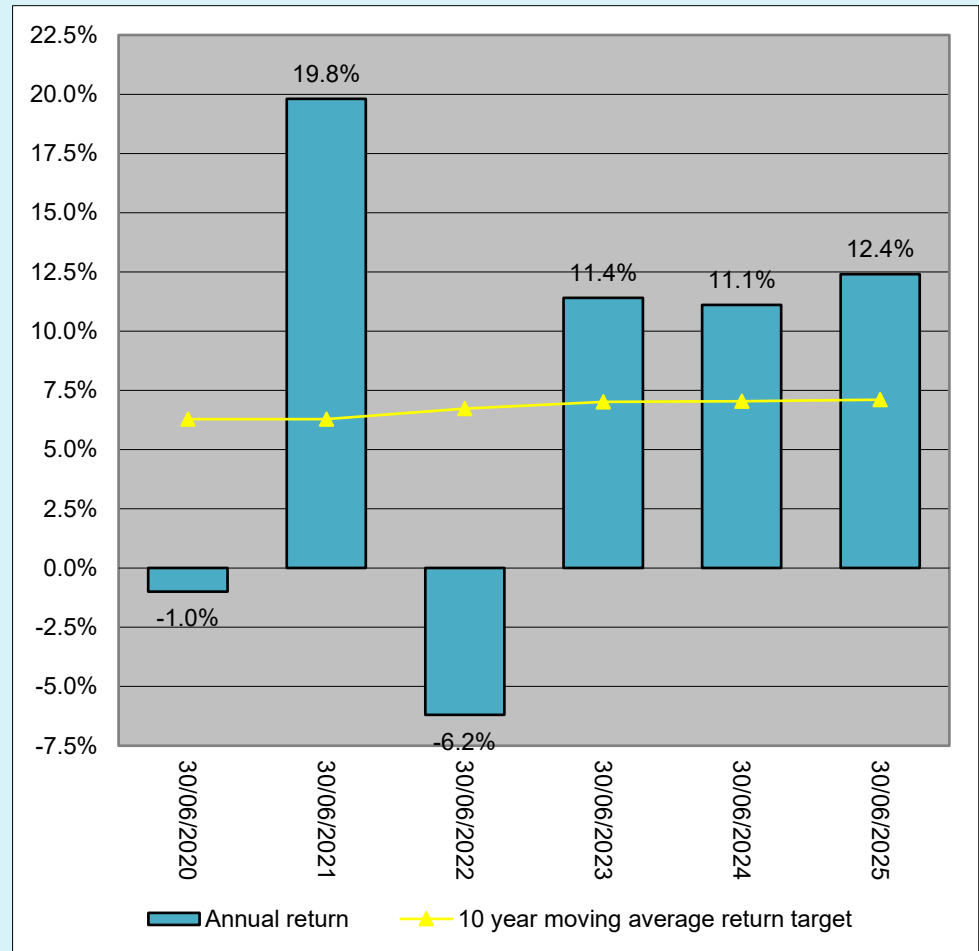
Return target
(see Note 1)

Return target for 2026 to 2035 is CPI + 4.7% 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 2025)

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**

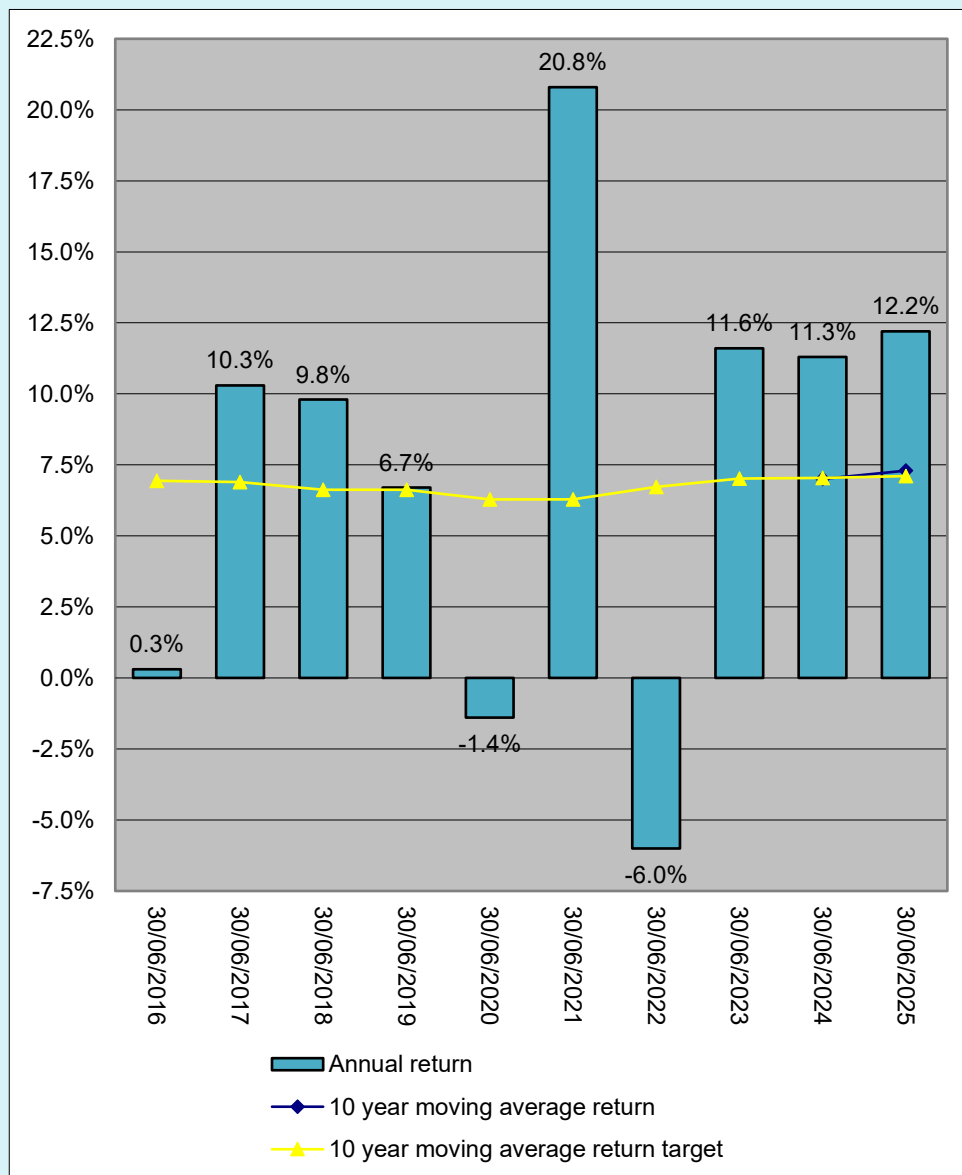
\$396 p.a. (see Note 4)

PATH: BORN 1999 - 2003
Return target
(see Note 1)

Return target for 2026 to 2035 is CPI + 4.7% 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 2025)

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**

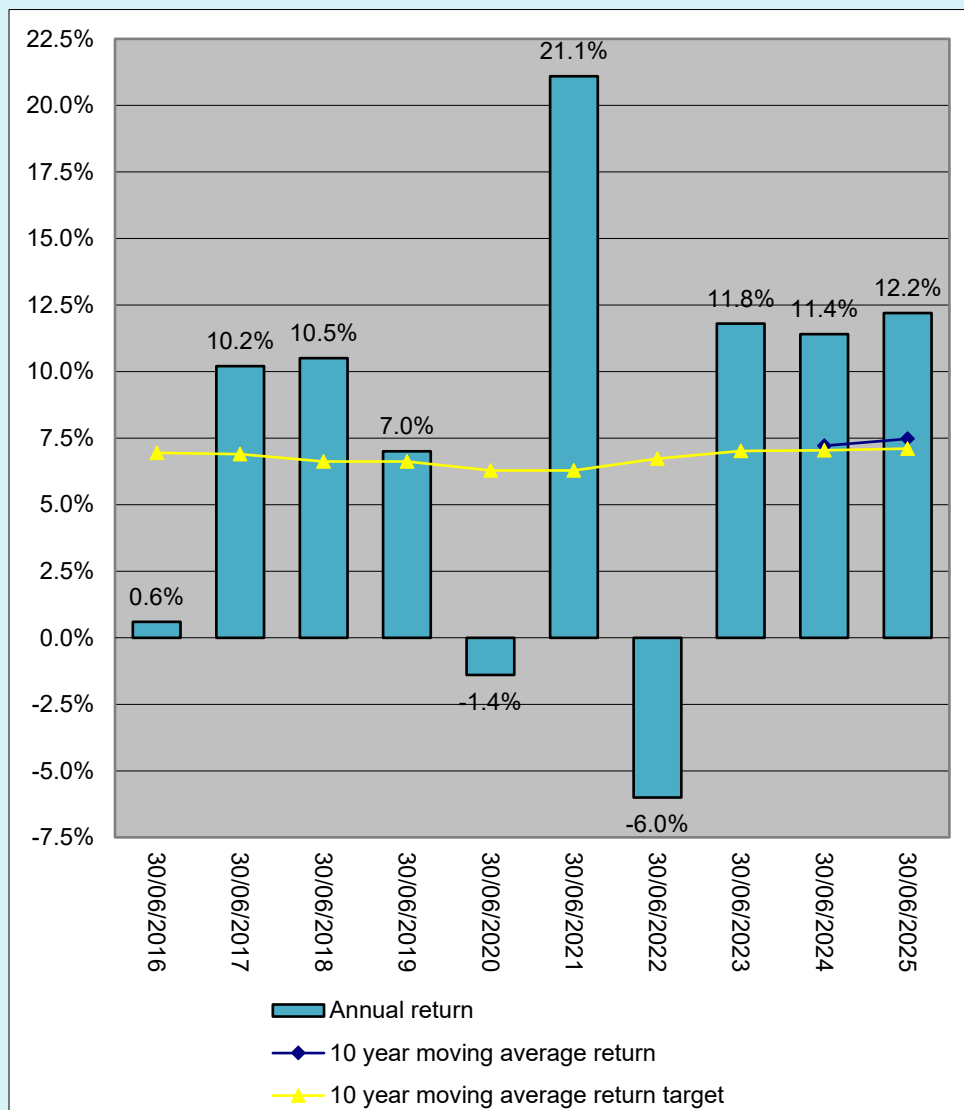
\$386 p.a. (see Note 4)

PATH: BORN 1994 - 1998
Return target
(see Note 1)

Return target for 2026 to 2035 is CPI + 4.7% 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 2025)

7.5%

**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)

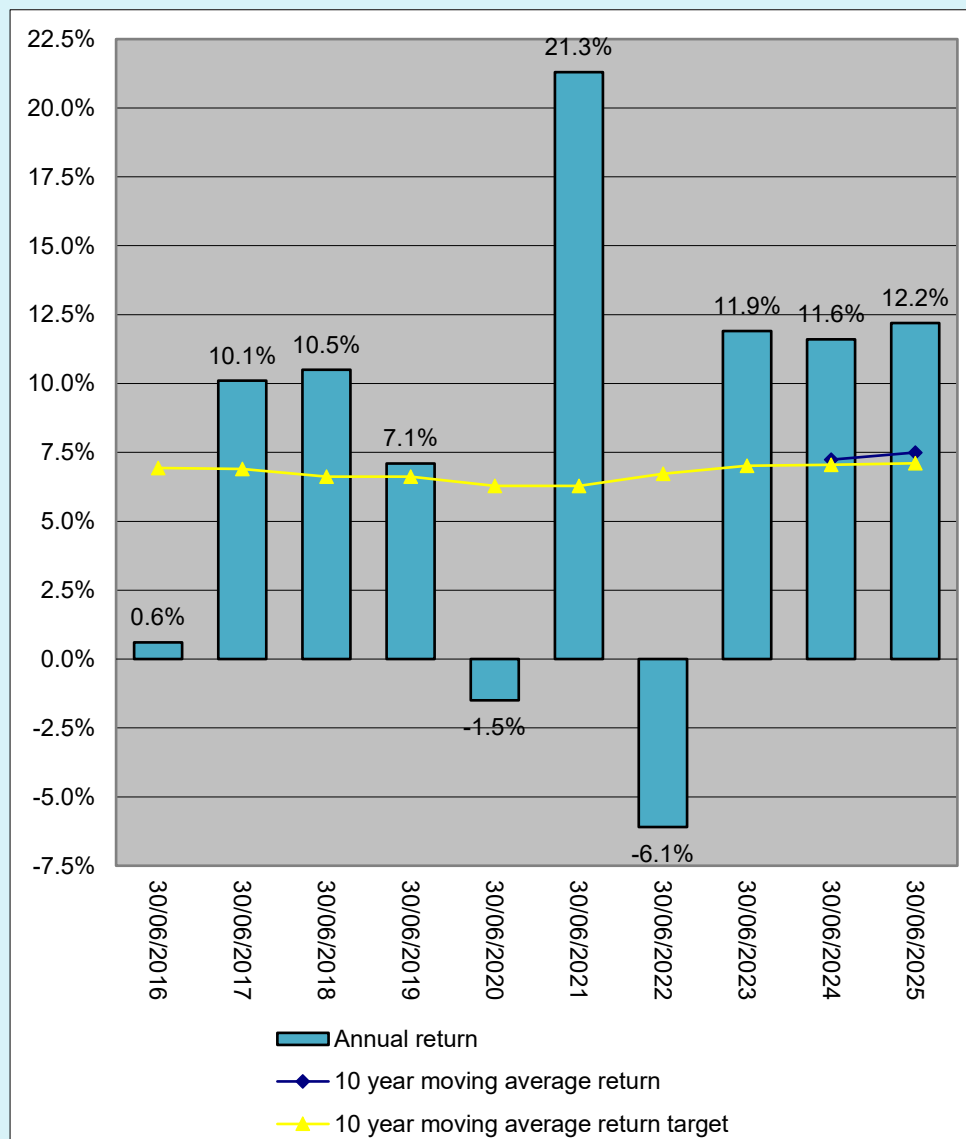
PATH: BORN 1989 - 1993
Return target
(see Note 1)

Return target for 2026 to 2035 is CPI + 4.7% 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 2025)

7.5%

**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**

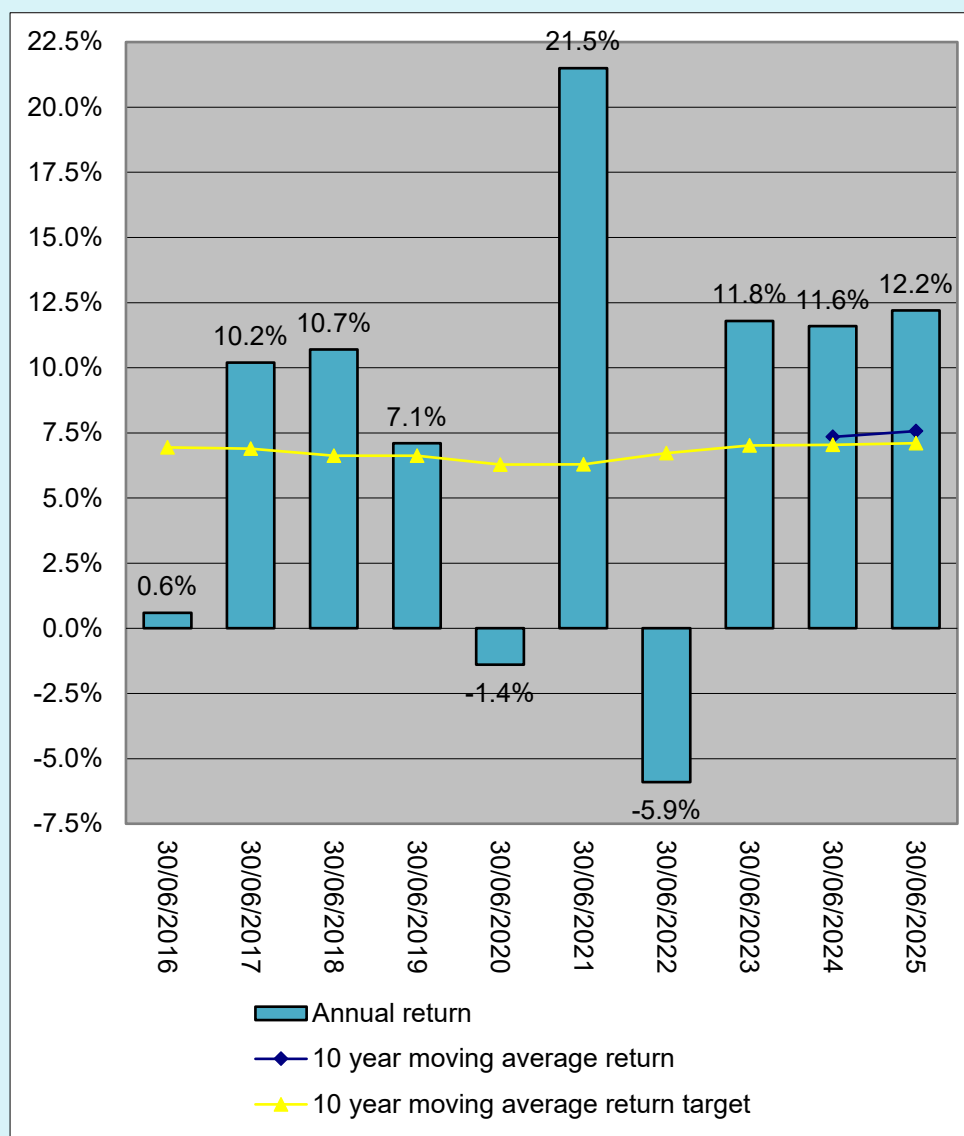
\$386 p.a. (see Note 4)

PATH: BORN 1984 - 1988
Return target
(see Note 1)

Return target for 2026 to 2035 is CPI + 4.7% 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 2025)

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**

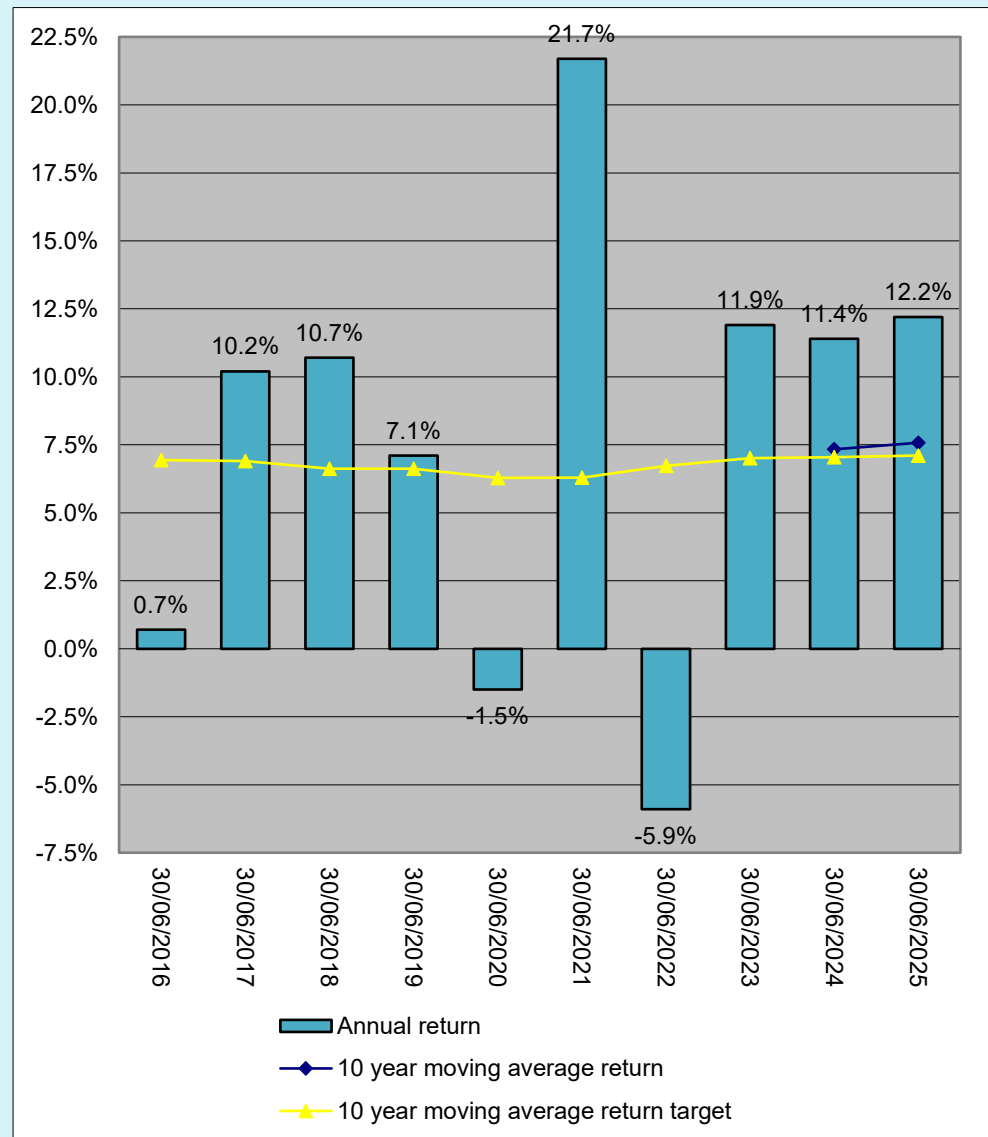
\$391 p.a. (see Note 4)

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

Return target for 2026 to 2035 is CPI + 4.7% 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 2025)

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**

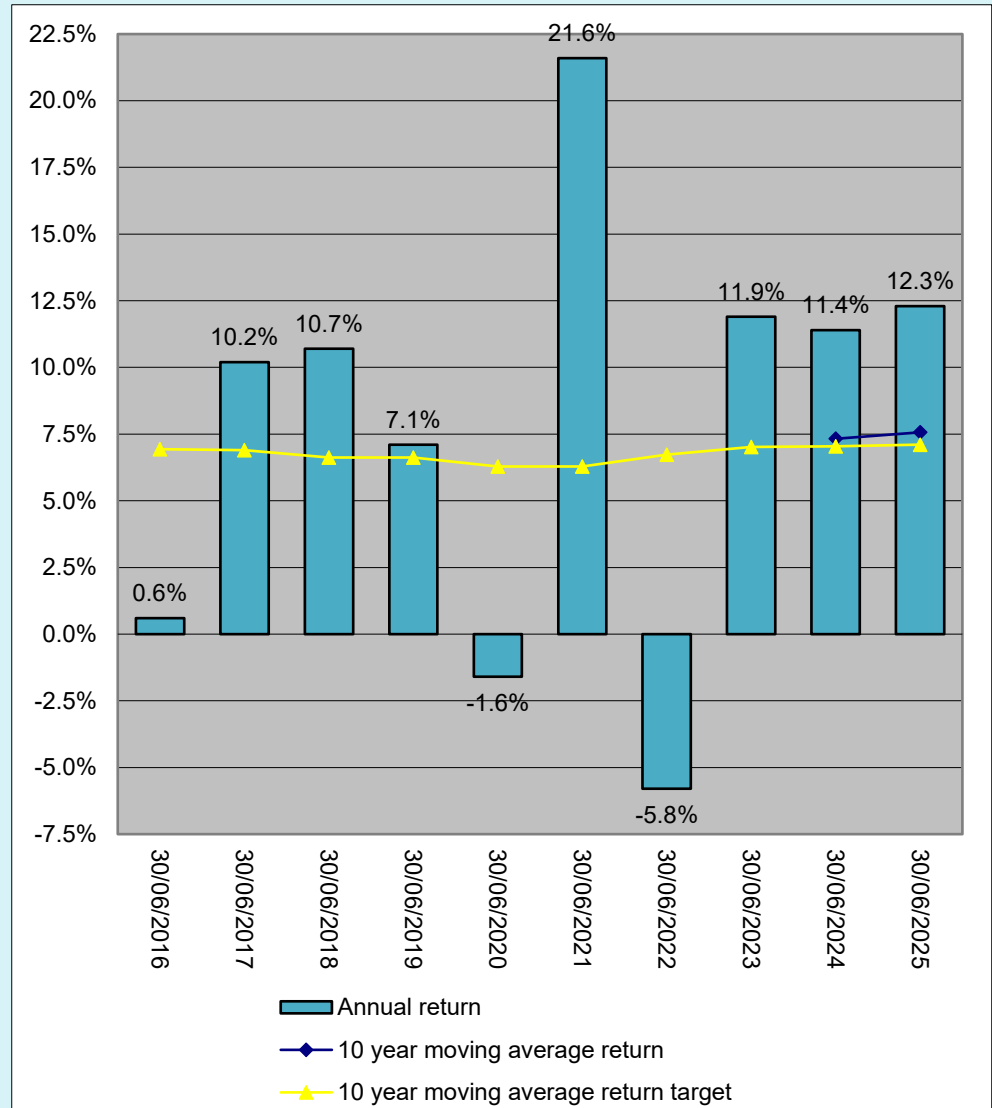
\$401 p.a. (see Note 4)

PATH: BORN 1974 - 1978
Return target
(see Note 1)

Return target for 2026 to 2035 is CPI + 4.7% 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 2025)

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**

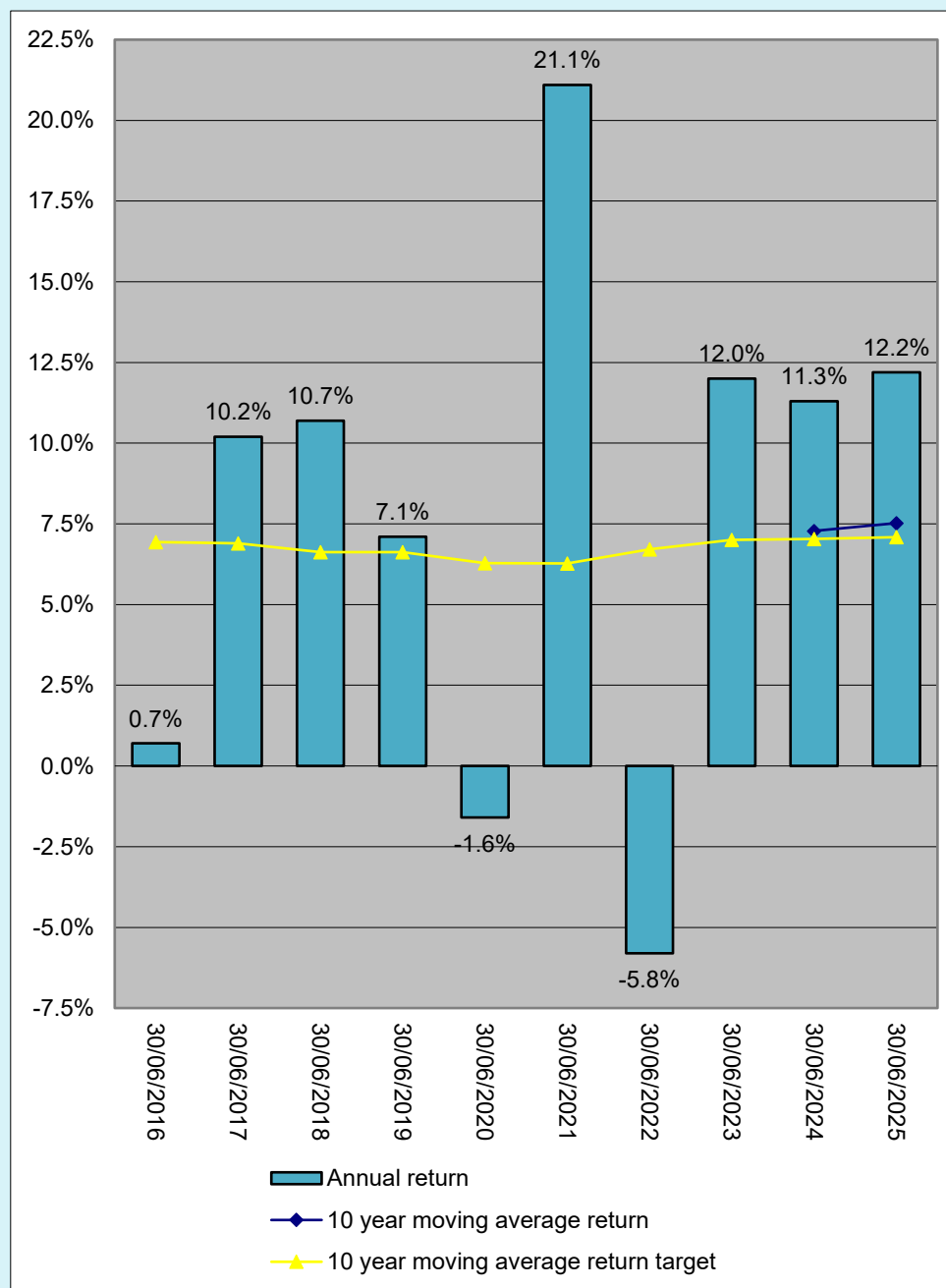
\$406 p.a. (see Note 4)

PATH: BORN 1969 - 1973
Return target
(see Note 1)

Return target for 2026 to 2035 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 2025)

7.5%

**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

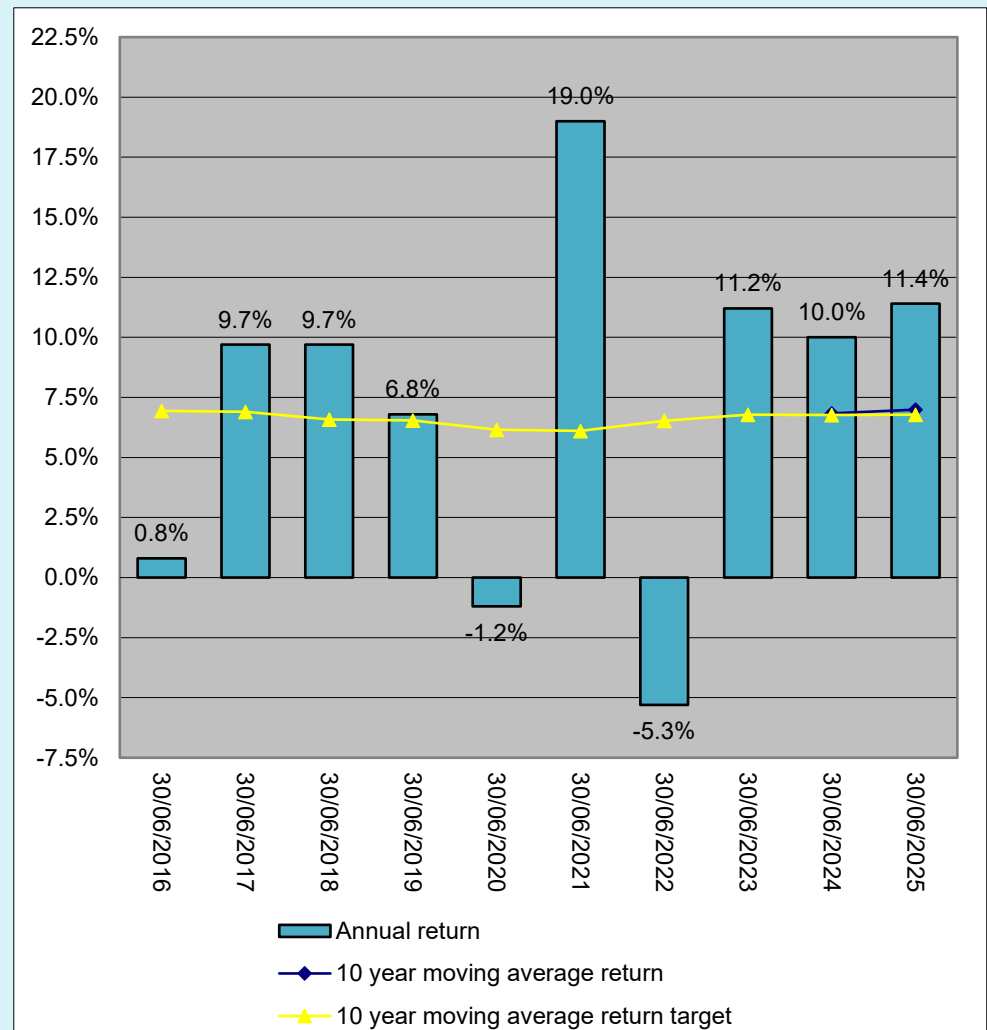
\$411 p.a. (see Note 4)

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

Return target for 2026 to 2035 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 2025)

7.0%

**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

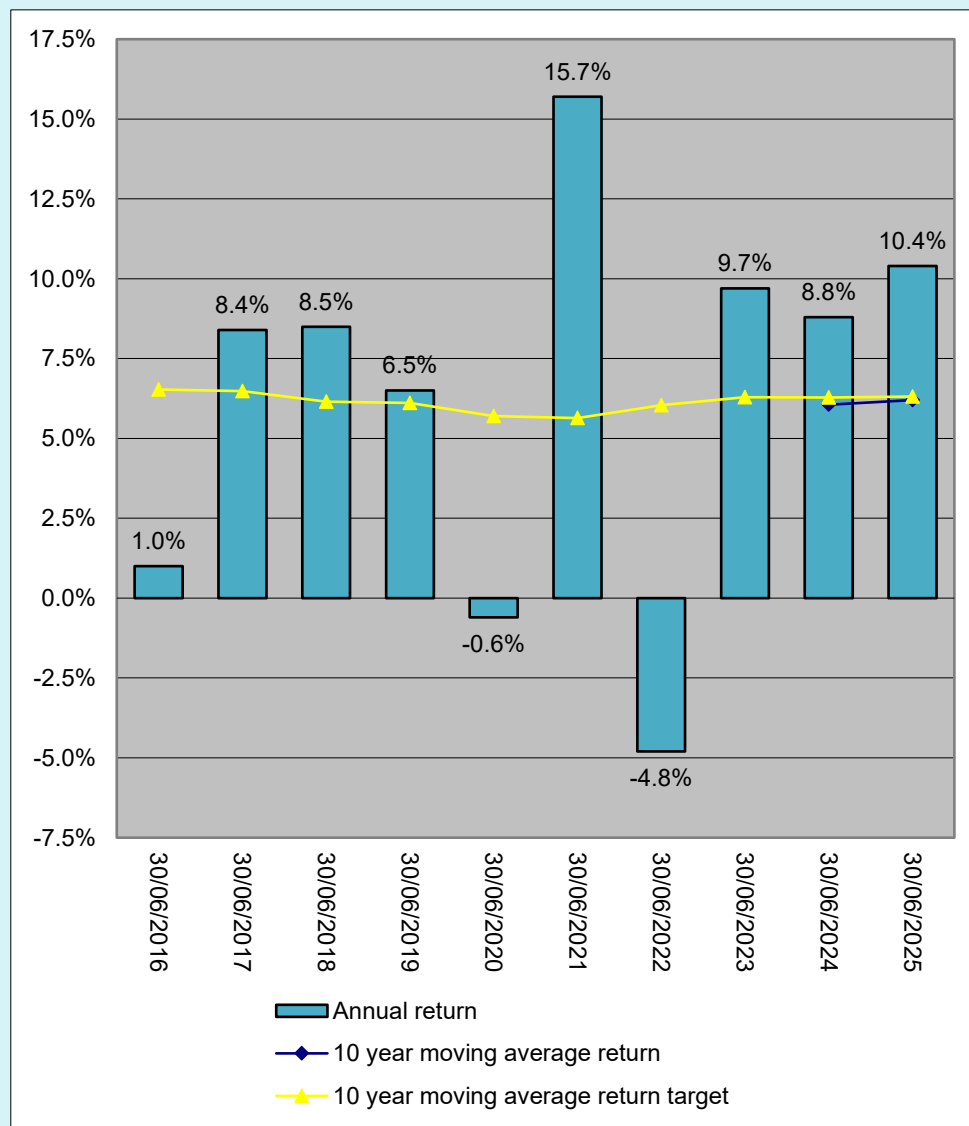
\$426 p.a. (see Note 4)

PATH: BORN 1959 – 1963
Return target
(see Note 1)

Return target for 2026 to 2035 is CPI + 3.8% 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 2025)

6.2%

**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**

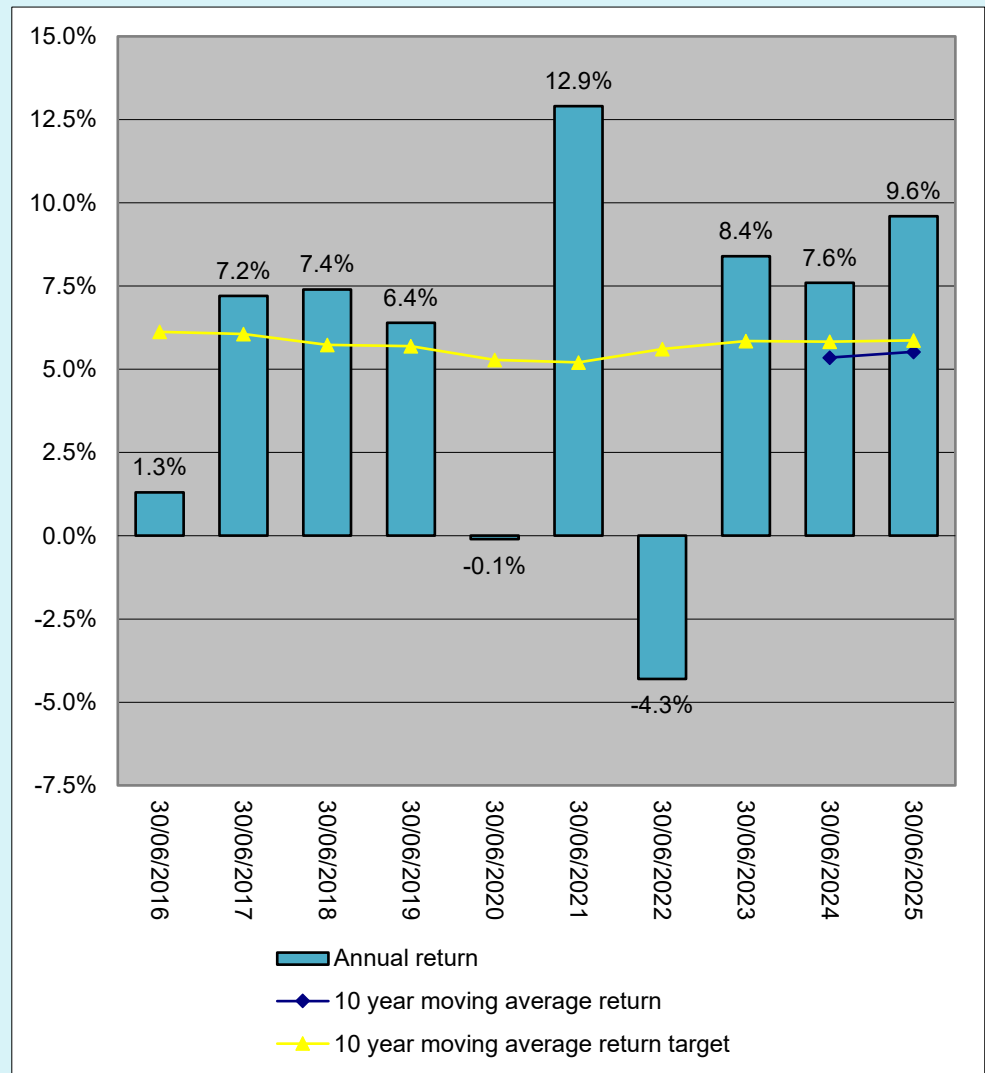
\$441 p.a. (see Note 4)

PATH: BORN 1954 - 1958
Return target
(see Note 1)

Return target for 2026 to 2035 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 2025)

5.5%

**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**

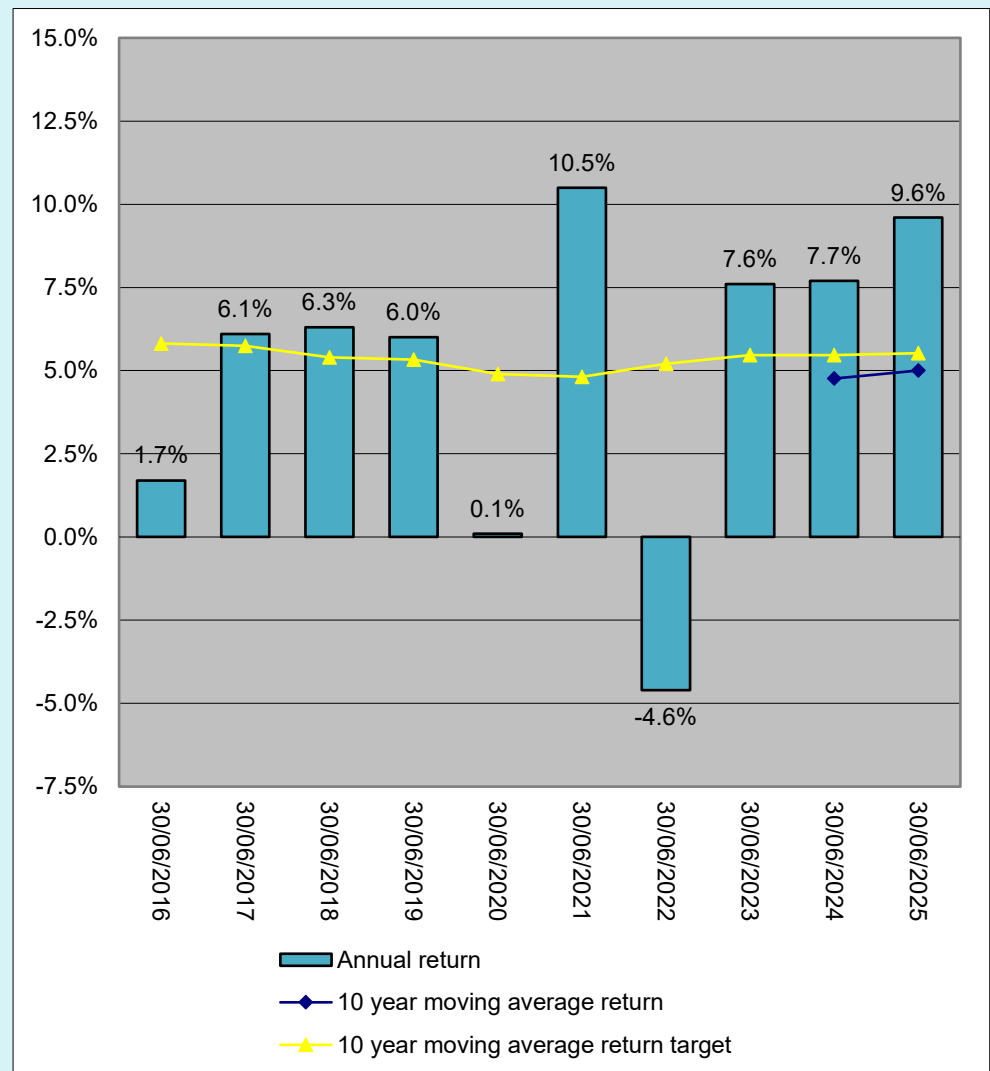
\$426 p.a. (see Note 4)

PATH: BORN 1949 - 1953
Return target
(see Note 1)

Return target for 2026 to 2035 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 2025)

5.0%

**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**

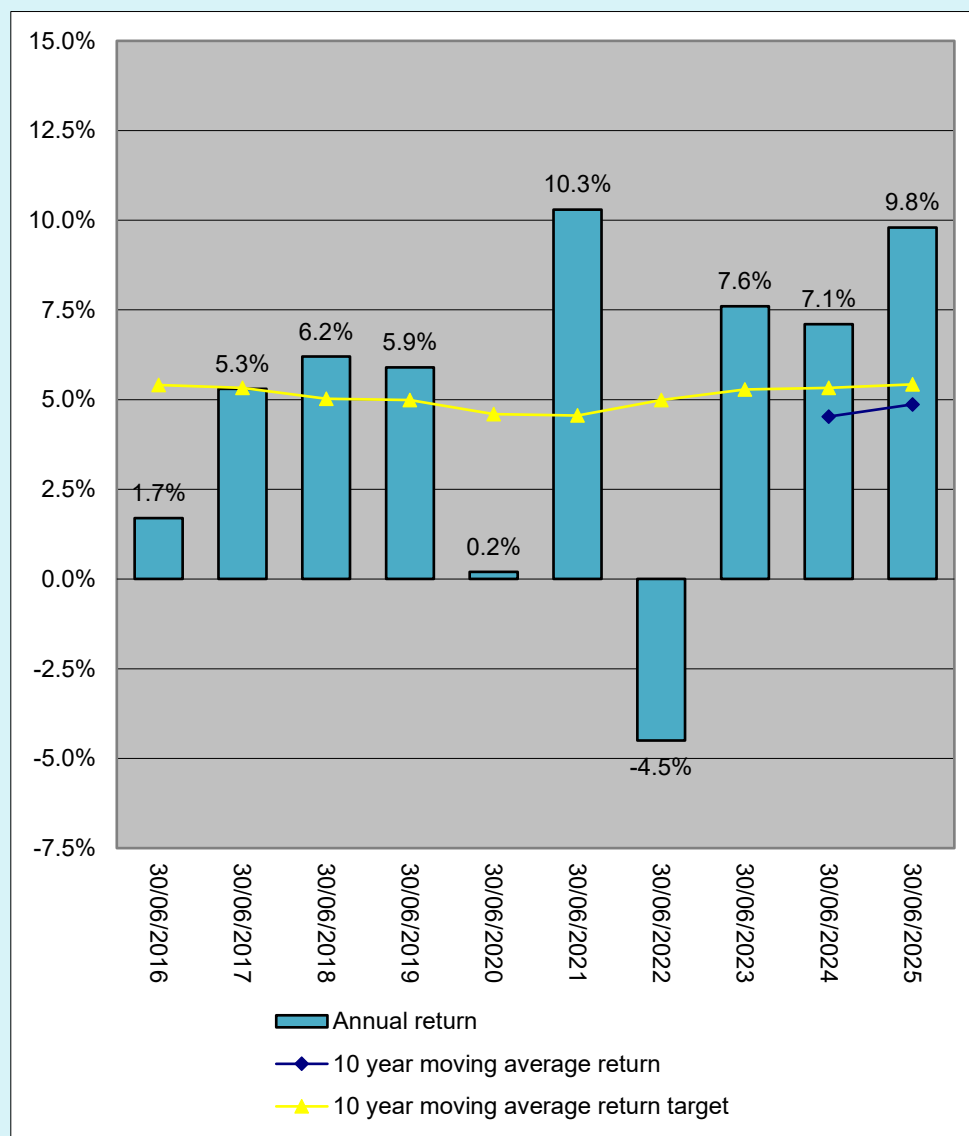
\$426 p.a. (see Note 4)

PATH: BORN 1944 - 1948
Return target
(see Note 1)

Return target for 2026 to 2035 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 2025)

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**

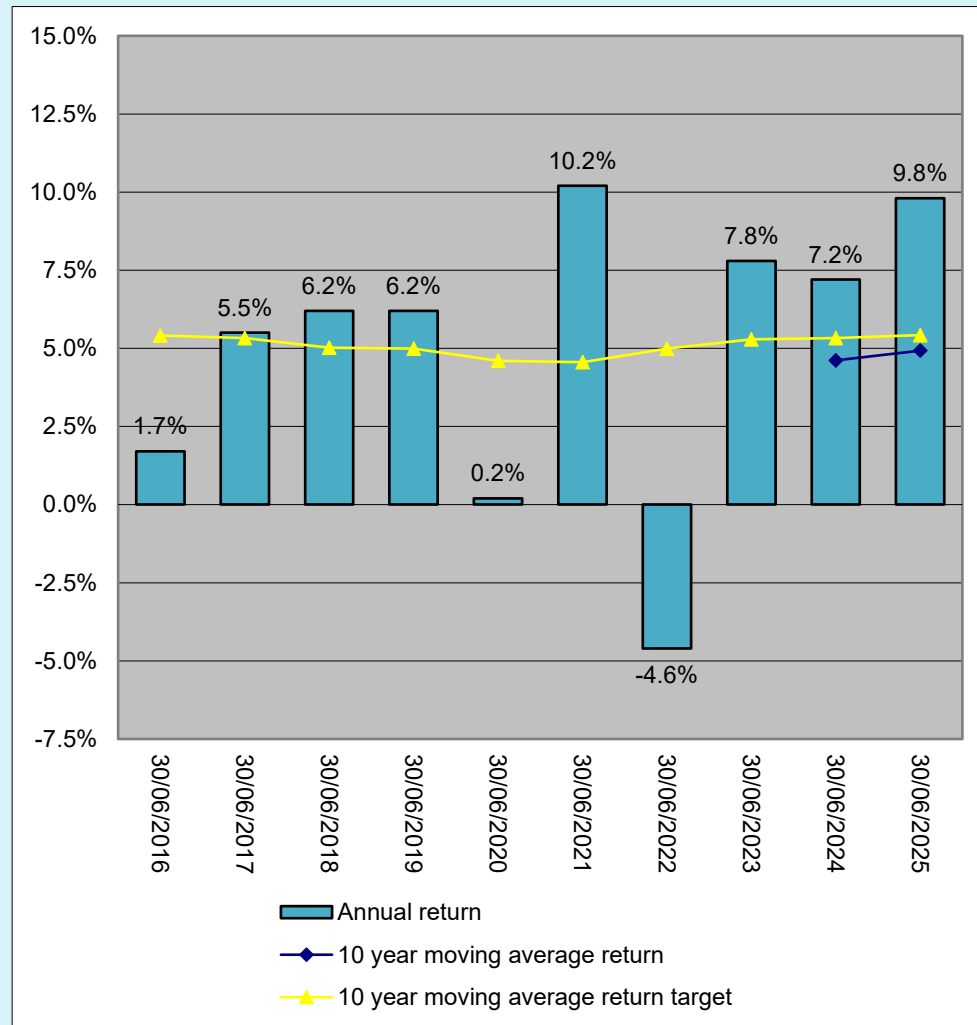
\$411 p.a. (see Note 4)

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

Return target for 2026 to 2035 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 2025)

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**

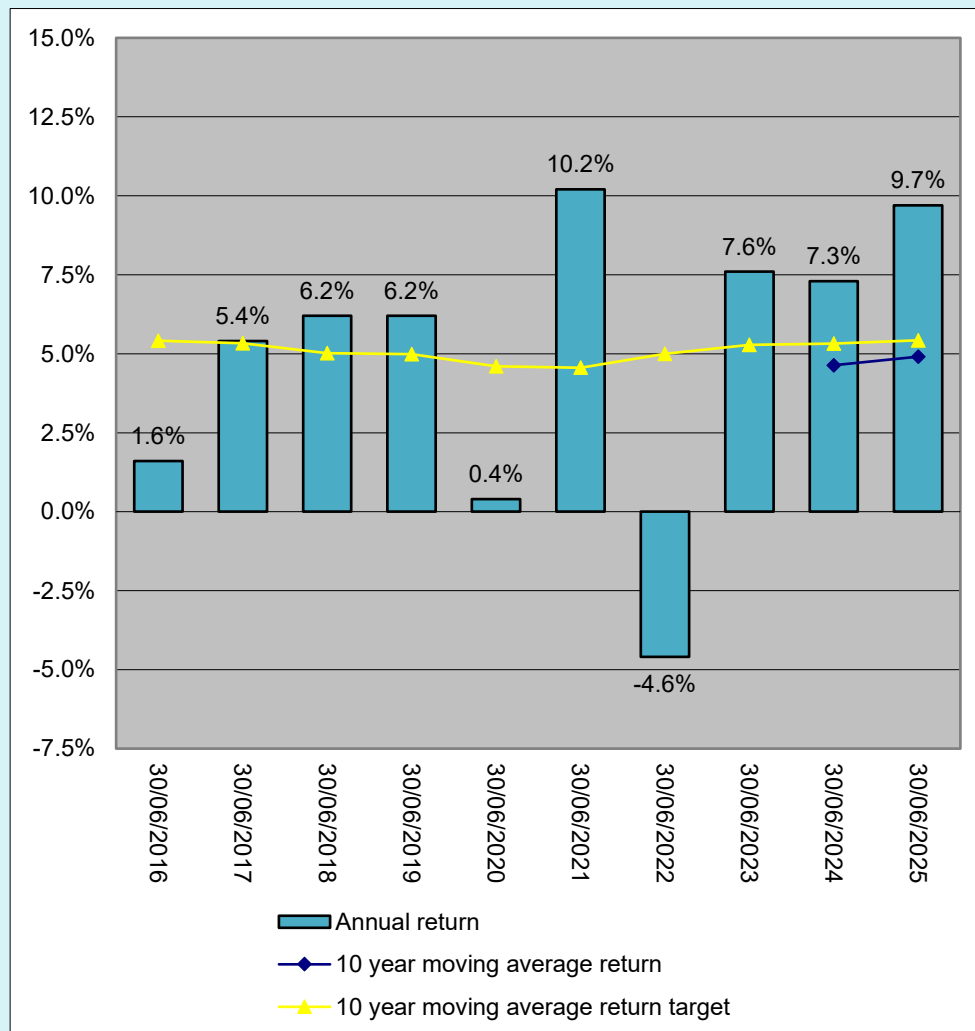
\$416 p.a. (see Note 4)

PATH: BORN 1934 - 1938
Return target
(see Note 1)

Return target for 2026 to 2035 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 2025)

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**

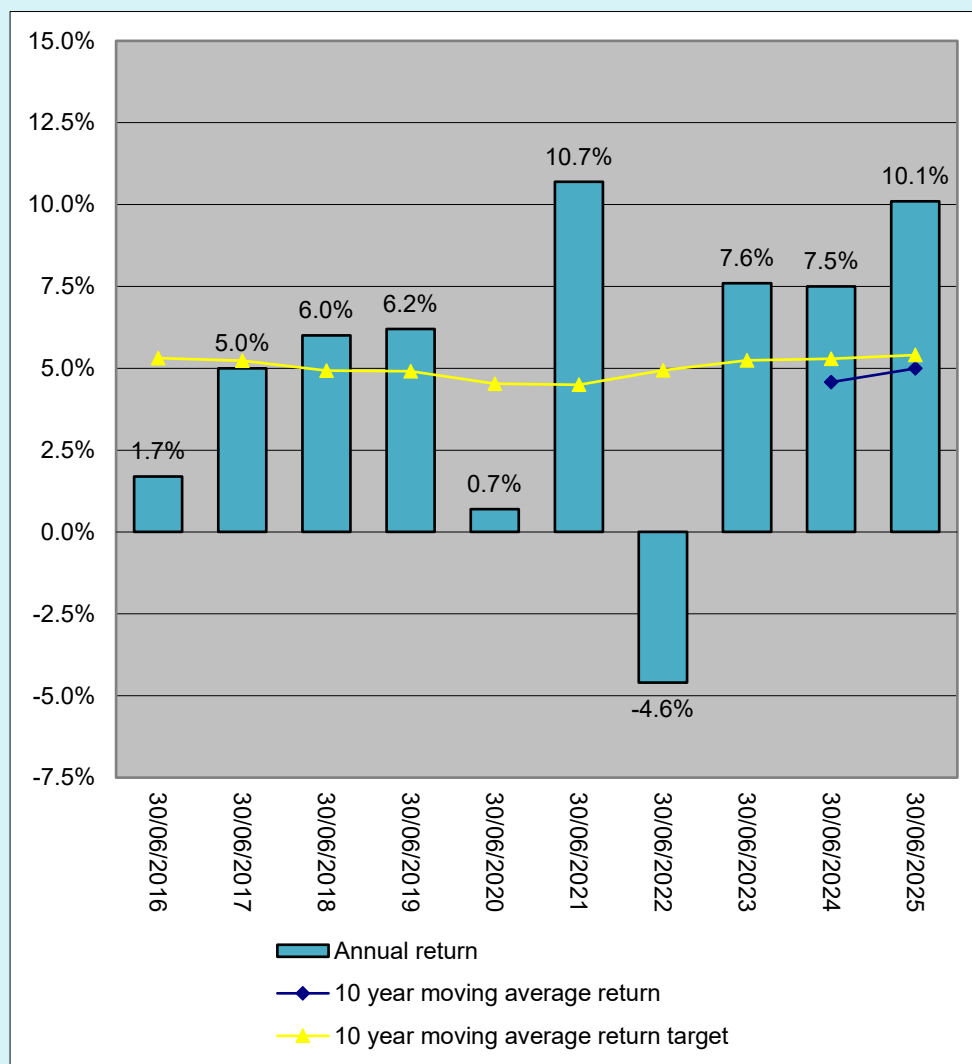
\$421 p.a. (see Note 4)

PATH: BORN 1929 - 1933
Return target
(see Note 1)

Return target for 2026 to 2035 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 2025)

5.0%

**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**

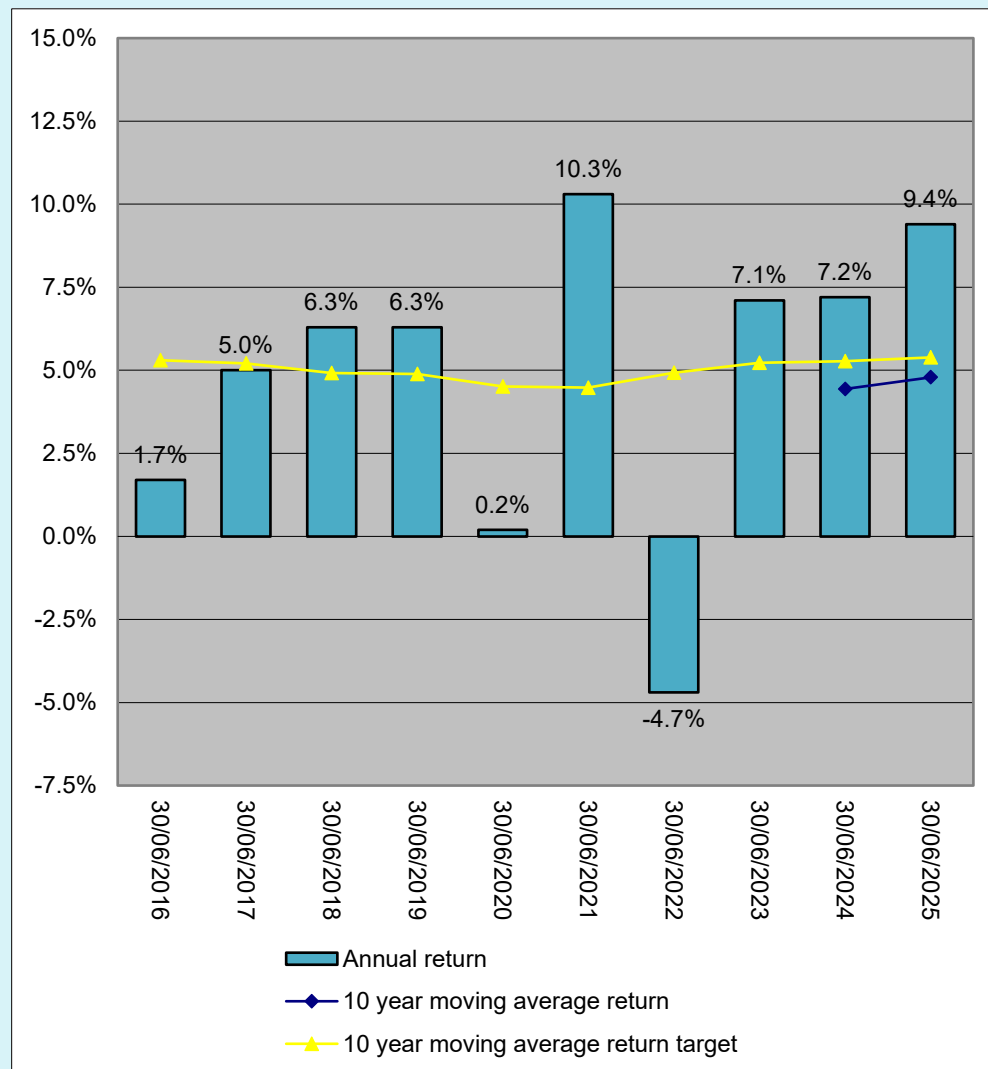
\$396 p.a. (see Note 4)

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

Return target for 2026 to 2035 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 2025)

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**

\$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 2025, as this Mercer SmartPath® Path commenced during May 2023.
3. The 10 year average return is not available as at 30 June 2025, 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 2025, as this Mercer SmartPath® Path commenced during April 2019.