

# MySuper Product Dashboard

14 August 2024

This Product Dashboard is for Virgin Money MySuper – LifeStage Tracker, the MySuper product for Virgin Money Super, a plan in the Mercer Super Trust.

When using this Product Dashboard, you should refer to the table which corresponds to the 'Path' you belong to based on your year of birth. You should consider the information in this Product Dashboard and the Product Disclosure Statement (PDS) for Virgin Money Super before making an investment decision about the LifeStage Tracker investment option.

The information provided in this Product Dashboard 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 Product Dashboard and the PDS for Virgin Money Super at [virginmoney.com.au/superannuation](https://virginmoney.com.au/superannuation) or by calling the Customer Care Team on 1300 652 770 between 8am and 6pm AEST/AEDT, weekdays (apart from national public holidays).

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## LifeStage Tracker – Born Prior to 1949

Return target (see Note 1)	Return target for 2025 to 2034 is CPI +2.2% 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)	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	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	\$378 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

## LifeStage Tracker – Born 1949 to 1953

Return target (see Note 1)	Return target for 2025 to 2034 is CPI +2.2% 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)	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	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	\$378 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

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 the LifeStage Tracker investment option commenced in December 2016.

## LifeStage Tracker – Born 1954 to 1958

Return target (see Note 1)	Return target for 2025 to 2034 is CPI +2.2% 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)	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	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	\$373 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

## LifeStage Tracker – Born 1959 to 1963

Return target (see Note 1)	Return target for 2025 to 2034 is CPI +2.7% 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 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	\$373 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

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 the LifeStage Tracker investment option commenced in December 2016.

## LifeStage Tracker – Born 1964 to 1968

Return target (see Note 1)	Return target for 2025 to 2034 is CPI +3.1% 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)	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	\$368 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

## LifeStage Tracker – Born 1969 to 1973

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)	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	\$363 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

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 the LifeStage Tracker investment option commenced in December 2016.

## LifeStage Tracker – Born 1974 to 1978

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)	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	\$363 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

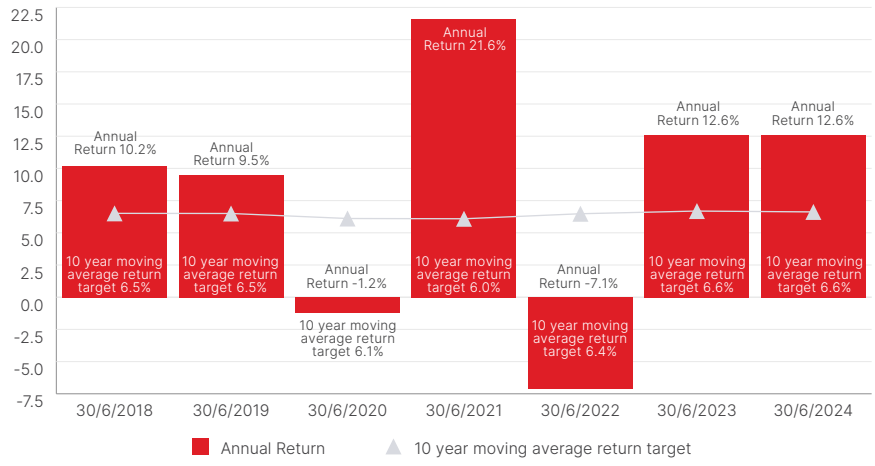
## LifeStage Tracker – Born 1979 to 1983

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)	Not available (see Note 2)
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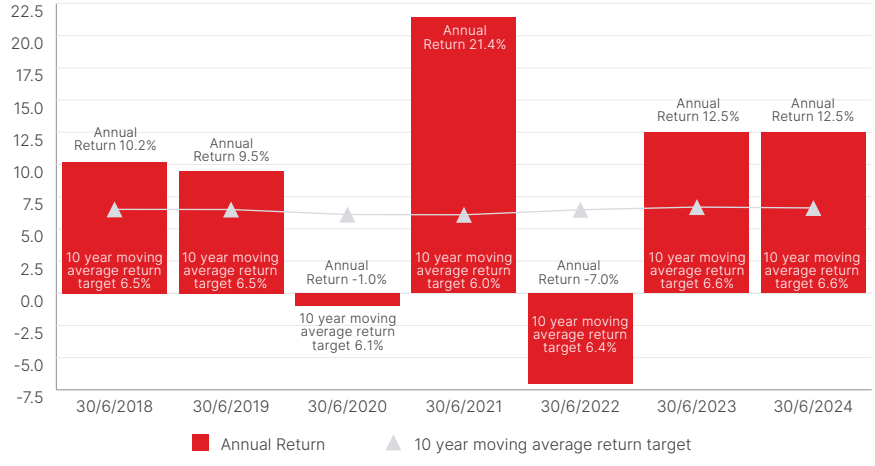
1. The return target for a representative member is the mean annualised estimate of the percentage rate of net return that exceeds the growth in the CPI over ten years.

2. The 10 year average return is not available as at 30 June 2024, as the LifeStage Tracker investment option commenced in December 2016.

## LifeStage Tracker – Born 1984 to 1988

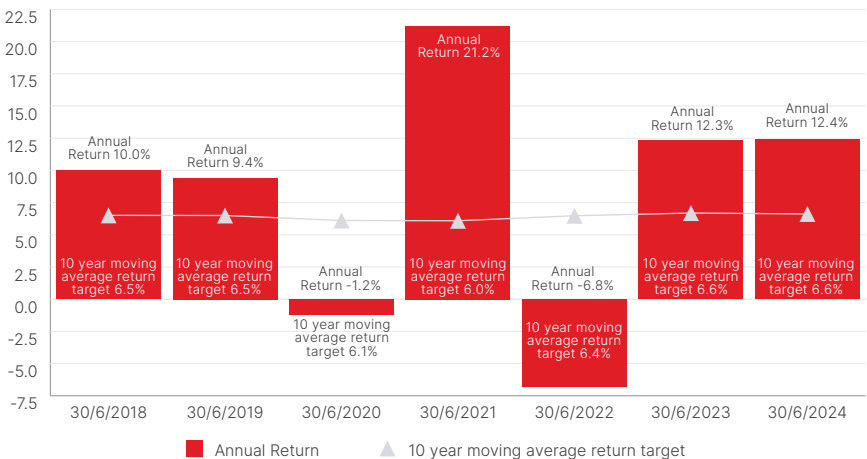
Return target (see Note 1)	Return target for 2025 to 2034 is CPI +3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
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Level of investment risk	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.
Statement of fees and other costs	\$363 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

## LifeStage Tracker – Born 1989 to 1993

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)	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.
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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 the LifeStage Tracker investment option commenced in December 2016.

## LifeStage Tracker – Born 1994 to 1998

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)	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> <table><tr><th>Date</th><th>Annual Return</th><th>10 year moving average return target</th></tr><tr><td>30/6/2018</td><td>10.0%</td><td>6.5%</td></tr><tr><td>30/6/2019</td><td>9.4%</td><td>6.5%</td></tr><tr><td>30/6/2020</td><td>-1.2%</td><td>6.1%</td></tr><tr><td>30/6/2021</td><td>21.2%</td><td>6.0%</td></tr><tr><td>30/6/2022</td><td>-6.8%</td><td>6.4%</td></tr><tr><td>30/6/2023</td><td>12.3%</td><td>6.6%</td></tr><tr><td>30/6/2024</td><td>12.4%</td><td>6.6%</td></tr></table>	Date	Annual Return	10 year moving average return target	30/6/2018	10.0%	6.5%	30/6/2019	9.4%	6.5%	30/6/2020	-1.2%	6.1%	30/6/2021	21.2%	6.0%	30/6/2022	-6.8%	6.4%	30/6/2023	12.3%	6.6%	30/6/2024	12.4%	6.6%
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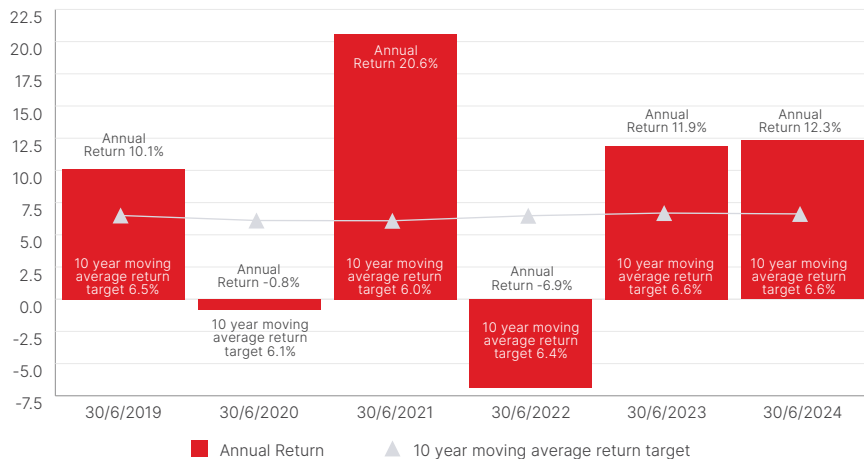
## LifeStage Tracker – Born 1999 to 2003

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)	Not available (see Note 2)																								
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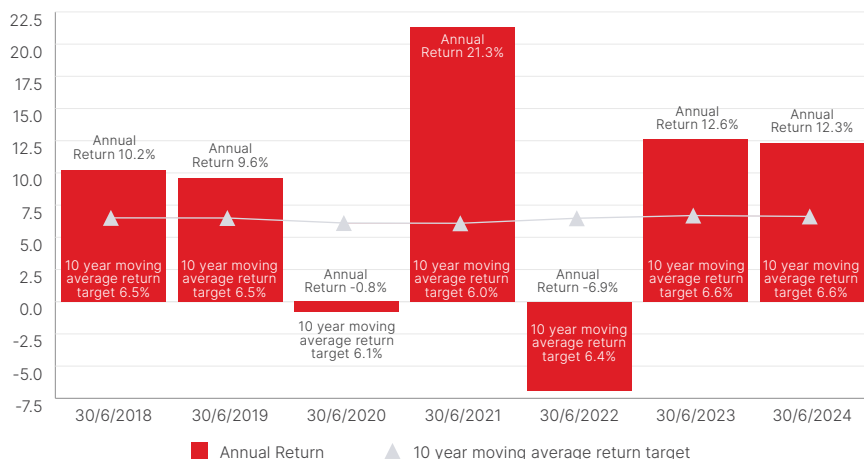
1. The return target for a representative member is the mean annualised estimate of the percentage rate of net return that exceeds the growth in the CPI over ten years.

2. The 10 year average return is not available as at 30 June 2024, as the LifeStage Tracker investment option commenced in December 2016.

## LifeStage Tracker – Born 2004 to 2008

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)	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	\$363 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

## LifeStage Tracker – Born 2009 to 2013

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)	Not available (see Note 3)
Comparison between return target and return (see Note 3)	 <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	\$363 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

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 the LifeStage Tracker investment option commenced in November 2017.
3. The 10 year average return is not available as at 30 June 2024, as the LifeStage Tracker investment option commenced in December 2016.



## LifeStage Tracker – Born 2014 to 2018

Return target (see Note 1)	Return target for 2025 to 2034 is CPI +3.6% per year after fees and taxes.
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	\$363 p.a. Fees and other costs for a member with a balance of \$50,000 throughout the year.

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 the LifeStage Tracker investment option commenced in July 2017.



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