

## Mercer Super Trust – Mercer SmartSuper Plan

### Summary of Significant Events and Material Changes

Period: 1 July 2022 – 30 June 2024

The following is a summary of Significant Events and Material Change Notices that have been provided to members of the Mercer SmartSuper Plan in the Mercer Super Trust during the last two years. Copies of each Notice can be obtained by calling the Helpline on 1800 671 369.

Notice Date	Nature of Event or Change	Impact of the change
<b>February 2023</b>	Fees and Cost Changes	<ul style="list-style-type: none"> <li>From 1 April 2023, the dollar-based administration fee will be removed and there will be reductions to the asset-based administration fees, expense allowance, costs associated with product and strategic services and investment fees.</li> <li>A one-off expense recovery will be charged on or around 29 March 2023.</li> </ul>
	Investment Changes	<ul style="list-style-type: none"> <li>From 1 April 2023, there will be five new investment options.</li> <li>From 1 April 2023, one investment option will be renamed.</li> <li>In addition, some investment options had changes to some of their objectives, descriptions, asset allocations, standard risk measures or minimum suggested timeframe.</li> </ul>
	Non-lapsing binding beneficiary nominations	<ul style="list-style-type: none"> <li>From 1 April 2023, we are introducing non-lapsing binding beneficiary nominations.</li> </ul>
	Limited Service Period	<ul style="list-style-type: none"> <li>There will be a Limited Service Period from 11.59pm (AEDT/AEST) Friday, 31 March 2023 until 11.59pm (AEST) Monday, 1 May 2023.</li> </ul>
<b>August 2023</b>	Transfer of super	<ul style="list-style-type: none"> <li>From 22nd September 2023, employers &amp; members in the Mercer SmartSuper Plan will have their employer plan or account closed and will be transferred to a new Mercer Business Super account.</li> </ul>
<b>May 2023</b>	Investment changes	<ul style="list-style-type: none"> <li>Effective 28 June 2023, three investment options will be closed and removed from the investment menu.</li> </ul>
<b>April 2024</b>	Investment changes	<ul style="list-style-type: none"> <li>Effective 24 May 2024, some of the Mercer Sustainable Plus options will be closed.</li> <li>For the Mercer Sustainable Plus options that remain open, there will be changes to: <ul style="list-style-type: none"> <li>Option names</li> <li>Strategic Asset Allocation (SAA), SAA ranges and the Additional Exclusion Criteria</li> </ul> </li> <li>Standard Risk Measure</li> </ul>
<b>June 2024</b>	Fees and Cost Changes	<ul style="list-style-type: none"> <li>The investment and transaction costs for the year ended 30 June 2023 have been finalised. Updated estimates for the year to 30 June 2024 have been provided for some investment options.</li> </ul>

**Mercer SmartSuper Plan – FIS (employees of WorldPay Pty Ltd and Payrix Australia Pty Ltd)**

Notice Date	Nature of Event or Change	Impact of the change
<b>December 2023</b>	Transfer of super	<ul style="list-style-type: none"><li>From 1 February 2024, members who are employees of WorldPay Pty Ltd and Payrix Australia Pty Ltd will be transferred to a new Mercer SmartSuper Plan – Individual Section account.</li></ul>

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