

Mercer MyChoice

1 September 2023

Product Disclosure Statement

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This Product Disclosure Statement (PDS) is issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence (AFSL) 235906 as trustee of the Mercer Super Trust ABN 19 905 422 981.

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MSAL is a wholly owned subsidiary of Mercer.

In this PDS, 'trustee', 'we', 'our' or 'us' generally means MSAL.

MSAL is responsible for the contents of this PDS and is the issuer of this PDS.

Mercer is not responsible for the issue of this PDS and does not make any recommendations regarding the Mercer Super Trust or guarantees the investment performance, earnings, or the return of any capital invested in it.

This *Product Disclosure Statement (PDS)* is a summary of significant information, being the main features of Mercer MyChoice (your Plan) in the Retail Division of the Mercer Super Trust. It includes a number of references to important information in a series of booklets, each of which forms part of this PDS. These booklets are the *Product Guide* booklet, the *Sustainable Investments Information* booklet and the *Insurance* booklet. You should consider the information in this PDS and the booklets before making a decision about your super.

This PDS contains general information only and does not take into account your individual objectives, financial situation or needs. Before acting on this information, you should consider whether it is appropriate to your objectives, financial situation and needs. You should obtain financial advice tailored to your personal circumstances.

The information in this PDS and the booklets that are part of it may change. You can find updated information that is not materially adverse at mercersuper.com.au or by calling the Helpline to request a copy of the information free of charge. Changes which are materially adverse will be advised to you as required by law.

The Target Market Determination can be found at mercersuper.com.au/TMD.

You can get a copy of this PDS and the booklets that are part of this PDS at mercersuper.com.au/pds or you can call the Helpline on **1800 682 525** or **+61 3 8306 0900** if calling from overseas from 8am to 7pm AEST Monday to Friday.

Mercer MyChoice Unique Superannuation Identifier (USI) 19 905 422 981 711.

Your personal login will be provided to you after you join your Plan. Use your personal login at mercersuper.com.au to:

- select or change your investment options, and
- update your contact details and communication preferences.

Go to mercersuper.com.au/documents for:

- the booklets that form part of this PDS (*Product Guide* booklet, *Sustainable Investments Information* booklet and *Insurance* booklet),
- the Fact Sheets referred to in this PDS and the other booklets,
- other important documents about the Mercer Super Trust, and
- other relevant forms applicable to your Plan.

You can also call the Helpline on **1800 682 525** or **+61 3 8306 0900** (if calling from overseas) from 8am to 7pm AEST Monday to Friday, to request a copy of any documents.

1. About Mercer MyChoice

Choose a leader in super you can trust

On joining Mercer MyChoice, you will be a member in the Retail Division of the Mercer Super Trust.

You have the flexibility to remain in the Mercer Super Trust throughout your career and stages of life, including retirement.

With you for your super journey

The Mercer Super Trust is a registered superannuation fund made up of a Corporate Superannuation Division, a Retail Division and an Allocated Pension Division (known as Mercer SmartRetirement Income).

We are global and local experts in super

We have a wealth of local superannuation expertise and are committed to delivering strong retirement outcomes for Australians. Our members benefit from leveraging Mercer's global scale and the insights of our team of investment experts around the world.

At mercersuper.com.au you can find:

- the product dashboard for each MySuper product and choice product (where required) in the Mercer Super Trust, and
- trustee and executive remuneration disclosure for the Mercer Super Trust and any other documents that must be disclosed under the Superannuation Industry (Supervision) Act 1993.

2. How super works

Super is a convenient way of saving for your future. It's a long-term investment with tax-savings provided by the government and is designed to grow over time and to help you be better off when you retire. It is an important part of your employment benefits.

Super is generally compulsory. In most cases your employer is required by law to regularly contribute a minimum amount for you to a super fund, which you can choose. This is called a Superannuation Guarantee (SG) contribution. Generally, you can advise your employer where you'd like contributions to be paid. You can also make your own extra contributions.

If you don't make a choice or tell your employer where you want your super paid, they'll generally pay your contributions to an existing super account advised to your employer by the Australian Taxation Office (ATO).

If you don't have a suitable existing fund and you don't make a choice, your employer will generally pay contributions to its selected default fund.

There are different types of super contributions, including employer contributions, voluntary contributions and government co-contributions.

There are limits on contributions you can make to super funds and rules about super funds paying your benefit. Go to moneysmart.gov.au for more information.



You should read the important information about contributions and payment of benefits before making any decision about your super. Go to the *Product Guide* at mercersuper.com.au/pds for this information. The material relating to contributions and payment of benefits may change between the time you read this PDS and the day you acquire this product.

3. Benefits of investing with Mercer MyChoice

As a Mercer Super Trust member, you benefit from the following:

- membership of one of the largest superannuation master trusts in Australia
- choice of up to six investment options
- limited financial advice over the phone and answers to many of your super questions via the Helpline
- 24/7 access to your super account (including beneficiaries, investments and any insurance, plus account monitoring) via the Mercer Super app or online account
- financial planning tools including our Retirement Income Simulator
- member communications and investment updates.

Receiving your benefits

Your benefit amount is equal to your super account balance. If you have insurance cover, you may also receive an insured benefit amount if you are assessed as Totally and Permanently Disabled (TPD) or Terminally Ill, or if you die, and the Insurer pays an insured benefit amount for you.

If you are insured and become Totally but Temporarily Disabled, you may receive a monthly benefit

You can request that your benefit be transferred to another superannuation fund at any time, or access your super as a cash payment in part or whole if you meet certain requirements under superannuation legislation.

When you reach preservation age, you may choose to transfer part or all of your benefit to Mercer SmartRetirement Income if you meet certain requirements under superannuation legislation.

Visit mercersuper.com.au/pds for a copy of the Mercer SmartRetirement Income PDS.



You should read the important information about the significant features and benefits of Mercer MyChoice and 'Receiving your benefits' in the *Product Guide* before making any decisions about your super. Go to mercersuper.com.au/pds for this information. The *Product Guide* also contains important information about fees and costs and investments in Mercer MyChoice. The *Insurance* booklet contains important information about insurance cover in Mercer MyChoice. The material relating to understanding investment risk may change between the time you read this PDS and the day you acquire this product.

4. Risks of super

All investments, including super, carry some risks.

Investment risk

Investment risk generally describes the risk of an investor getting back less than they put in. Taxes, expenses and low or negative investment returns can also have an impact on investment risk in super. Investment options each have different levels and types of risks, depending on the assets they invest in.

Generally, assets with the highest long-term return may also carry the highest level of short-term risk. Returns for each investment option will vary and future returns may be different to past returns.

Your investment could rise or fall in value or produce a return that is less than expected. Rises and falls in value can happen quickly and for many reasons. Investment returns are not guaranteed and an investor may lose some or all of their money.

Some investment options may also be exposed to other risks if they invest in certain types of assets. For example, currency risk, inflation risk, derivative risk, or other specific risks.

Some of the types of investment risks are explained in the 'How we invest your money' section of the *Product Guide*.

Other risks

Other important risks that may affect your super include:

- Super or tax laws may change in the future, which may affect the tax effectiveness of your super or when your final benefit can be paid.
- Your final super benefit may not be enough to adequately meet your retirement needs.

How risk affects you

Your level of acceptance for risk may vary depending on a range of factors including your age, investment timeframe, your risk tolerance and the extent and type of your other investments.



You should read the important information about investment risks before making any decision about your super. Go to 'Understanding investment risks' in the 'How we invest your money' section of the *Product Guide* at mercersuper.com.au/pds for this information. The material relating to understanding investment risk may change between the time you read this PDS and the day you acquire this product.

5. How we invest your money

We give you the flexibility to tailor your investment strategy by offering six investment options that you can choose from.

You must make an investment choice when you apply to join Mercer MyChoice. If you don't make a choice, your application cannot be processed.

Once your account is open, you can change (switch) your investment options online at mercersuper.com.au (sign in using your personal login) or call our Helpline.

The investment menu you can choose from is made up of:

- **Ready-made investment options** – these options combine a mix of asset classes and management styles to target the stated investment objective:
 - Mercer High Growth
 - Mercer Growth
 - Mercer Moderate Growth;
- **Select-your-own investment options** – these options allow you to blend investment options to suit your specific needs:
 - Mercer Cash
 - Mercer Passive Australian Shares
 - Mercer Passive International Shares.

Details about the balanced investment option for Mercer MyChoice, the Mercer Growth option, are provided below. Please refer to the 'How we invest your money' section of the *Product Guide* for information about all of the available investment options.



Warning: When choosing an investment option, you must consider the likely return and risks of the investment option and your investment timeframe.

About Mercer Growth

Description

The Mercer Growth investment option invests across most asset classes, but mainly growth assets. It is designed for members who want exposure to mainly growth assets and can tolerate a medium to high level of risk over seven years.

Objective

To achieve a return (after tax and investment fees) that exceeds Consumer Price Index (CPI) increases by at least 3% per annum over rolling seven year periods.

Standard Risk Measure[#]

Medium to high

[#] See the 'How we invest your money' section of the *Product Guide* for more information about the Standard Risk Measure.

Minimum suggested timeframe

7 years

Asset allocation and asset classes

| Asset Allocation | Range % | Total % |
|-----------------------|---------|---------|
| Growth investments | 55–95 | 75 |
| Defensive investments | 5–45 | 25 |

| Asset Class | Range % | Strategic Asset Allocation % |
|-----------------------------------|---------|------------------------------|
| Australian Shares | 15–45 | 27.5 |
| International Shares | 20–50 | 32.5 |
| Real Assets | 0–40 | 17.5 |
| Alternative Assets | 0–10 | 1 |
| Growth Fixed Interest | 0–20 | 12 |
| Defensive Fixed Interest and Cash | 0–25 | 9.5 |



You should read the important information about how we invest your money in the 'How we invest your money' section of the *Product Guide* before making a decision about your super. This tells you about:

- your Plan's investment options
- how to change your investment options (called switching investment options)
- how we change investment options.

You should also read the *Sustainable Investments Information* booklet, which contains important information about the extent to which Environmental, Social and Governance (ESG) factors are taken into account for the investment options.

Go to mercersuper.com.au/pds for a copy of the *Product Guide* and the *Sustainable Investments Information* booklet. The material relating to how we invest your money may change between the time you read this PDS and the day you acquire this product.

6. Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your Employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

The table below shows the fees and other costs that you may be charged in your Plan for the Mercer Growth investment option, which is the balanced investment option for your Plan. We may deduct these fees and other costs from your super account balance, from the returns on your investments or from the Mercer Super Trust as a whole.

We may charge other fees, such as activity fees, advice fees for personal advice and insurance fees but these will depend on the nature of the activity, advice or insurance that you have chosen or applicable to your Plan. Entry and exit fees cannot be charged. You can use the information in the table to compare costs between different superannuation products.

Fees and costs summary

| Mercer Growth investment option | | |
|--|--|--|
| Type of fee or cost | Amount | How and when paid |
| Ongoing annual fees and costs¹ | | |
| Administration fees and costs | <ul style="list-style-type: none"> A dollar based administration fee of \$35 per annum An asset based administration fee of 0.12% per annum of your super account balance up to \$500,000[#], and An estimated expense allowance range of between 0.00% to 0.05% per annum of your super account balance, and Costs associated with product and strategic services, estimated to be 0.017% per annum of Mercer Super Trust assets. <p>[#] If the balance of your super account is over \$500,000, then the asset based administration fee for your balance over \$500,000 is 0%.</p> | <p>The dollar based administration fee is generally deducted on the last day of the month from your super account balance (calculated pro rata of the annual fee for the number of days in the month) and is deducted in accordance with your investment strategy for future contributions.</p> <p>The asset based administration fee and expense allowance are generally calculated and deducted daily when unit prices are determined.</p> <p>These deductions will be reflected in your super account balance. If the fee deducted from the unit price is greater or less than the applicable fee for your Plan, we will credit or debit the difference on the last day of the month (or when you leave your Plan) to your super account by issuing additional units or by redeeming additional units.</p> <p>Costs associated with product and strategic services are deducted from reserves on a monthly basis.</p> |
| Investment fees and costs² | <p>Investment fees 0.38% per annum of your super account balance.</p> <p>Investment costs³ Estimated to be 0.16% per annum of your super account balance.</p> | <p>Investment fees are generally calculated and deducted daily when unit prices are determined.</p> <p>Investment costs are generally calculated and deducted daily (from the underlying investment vehicles or the relevant investment option) when unit prices are determined.</p> <p>These deductions will be reflected in your super account balance.</p> |
| Transaction costs³ | Estimated to be 0.04% per annum of your super account balance. | <p>Transaction costs are generally calculated and deducted daily (from the underlying investment vehicles or the relevant investment option) when unit prices are determined.</p> <p>This will be reflected in your super account balance.</p> |
| Member activity related fees and costs | | |
| Buy-sell spread | Nil. | Not applicable. |
| Switching fee | Nil. | Not applicable. |
| Other fees and costs⁴ | See note ⁴ below. | See note ⁴ below. |

¹ If your super balance is less than \$6,000 at 30 June of any year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of your account balance. Any amount charged in excess of the cap must be refunded.

² Investment fees and costs includes an amount of 0.05% per annum of your super account balance for performance fees. The calculation basis for this amount is set out under 'Additional explanation of fees and costs' in the 'Fees and costs' section of the *Product Guide*.

³ The investment and transaction costs for the Mercer Growth investment option are based on reasonable estimates only generally expected to apply to this option for the year ending 30 June 2024. Investment and transaction costs may vary from year to year. For more details see 'Investment costs' and 'Transaction costs' under 'Additional explanation of fees and costs' in the 'Fees and costs' section of the *Product Guide*.

⁴ We may apply other fees and costs which include family law fees, advice fees (for personal advice which are negotiable) and insurance fees. See 'Additional explanation of fees and costs' in the 'Fees and costs' section of the *Product Guide* for further details.



Warning: If you consult a financial adviser, you may have to pay an adviser service fee (which is negotiable). The Statement of Advice given to you by the adviser will include any details about this fee.

Example of annual fees and costs for the Mercer Growth investment option

This table gives an example of how the ongoing annual fees and costs for the Mercer Growth investment option can affect your superannuation investment over a 1 year period. You should use this table to compare this product with other superannuation products.

| Example – Mercer Growth | | Balance of \$50,000 |
|---------------------------------------|---------------|--|
| Administration fees and costs | 0.187% + \$35 | For every \$50,000 you have in the Mercer Growth investment option you will be charged or have deducted from your investment \$93.50 in administration fees and costs, plus \$35 regardless of your balance. |
| PLUS Investment fees and costs | 0.54% | And , you will be charged or have deducted from your investment \$270 in investment fees and costs. |
| PLUS Transaction costs | 0.04% | And , you will be charged or have deducted from your investment \$20 in transaction costs. |
| EQUALS Cost of product | | If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$418.50* for the Mercer Growth investment option. |

* Note: Additional fees may apply.

Fee changes

Some fees are indexed annually and the next indexation is due on 1 January 2024 (refer to 'Fee changes' under 'Additional explanation of fees and costs' in the 'Fees and costs' section of the *Product Guide*). The trustee also has the right to change fees at any time, without your consent. We will give you at least 30 days' written notice of any such increase in fees.



You should read the important information about fees and costs before making a decision about your super. Go to the *Product Guide* at mercersuper.com.au/pds for this information. This information includes:

- the 'Cost of product for 1 year' calculation for each investment option,
- the maximum fees and costs of each investment option that can be charged
- definitions of the fees referred to in the fees and costs table

The material relating to fees and costs in your Plan may change between the time you read this PDS and the day you acquire this product.

7. How super is taxed

Superannuation is generally taxed at three stages:

Contributions

Concessional contributions: Employer contributions (including SG employer contributions), salary sacrifice contributions and contributions where you notify us you intend to claim a tax deduction are generally taxed at 15%*. Allowance for this tax is deducted from your super account and is calculated as 15% of your net concessional contributions after relevant insurance premiums are deducted. We pay the tax on contributions to the ATO.

* Members on incomes (as defined in legislation for this purpose) of \$250,000 or more are also subject to an additional tax of 15% on some or all of their concessional contributions. The ATO assesses this tax separately and will issue you with an assessment notice if applicable.

Non-concessional contributions: After-tax contributions where you do not claim a tax deduction, are generally tax-free.



Warning: Contribution caps apply to the amount of concessional and non-concessional contributions that are concessionally taxed or tax-free in any financial year. Additional tax may be payable if your contributions exceed the caps in a financial year.

Investment income

Investment earnings are generally taxed at up to 15%. Where unit prices apply to an investment option, an allowance for this tax is deducted from investment earnings before the unit price is determined. We pay the tax on investment income to the ATO.

Super benefits

Super benefits from your Plan may be taxed if your age is less than 60. Generally, no tax applies to super benefits once you turn 60 (tax may be payable on some Death benefits and some disablement income benefits (where applicable)). Withholding tax is deducted from your super benefit before it is paid to you. Different rules may apply if you are not an Australian or New Zealand citizen or an Australian permanent resident. We pay any tax we deduct from your super benefit to the ATO.



Warning: It is important that you provide the trustee with your Tax File Number (TFN) when you join your Plan. If the trustee does not have your TFN:

- The trustee will only be able to accept employer contributions (including salary sacrifice contributions) made for you. No other contributions can be accepted, including non-concessional and Government co-contributions.
- You will pay higher tax on employer contributions (including salary sacrifice) made for you.
- You may pay more tax than you need to on your super benefit.

You should read the important information about tax and super before making a decision about your super. Go to the *Product Guide* at mercersuper.com.au/pds for this information. The material relating to tax and super may change between the time you read this PDS and the day you acquire this product.

8. Insurance in your super

Automatic Life Stages Cover

If you open a Mercer MyChoice account, you are automatically provided with two (2) pre-approved units of Death (including Terminal Illness) and Total and Permanent Disablement (TPD) cover. This is known as Life Stages Cover and is designed to give you the protection you need based on your life stage by automatically adjusting the level of Death and TPD cover as you get older.

To be eligible for Life Stages Cover, you must meet the following eligibility criteria:

- You have a Mercer MyChoice account;
- You are an Australian citizen or resident; and
- You meet the relevant age entry criteria, which is:
 - For Death cover, entry age is 15 to 64 (cover ends on your 70th birthday)
 - For TPD cover, entry age is 15 to 64 (cover ends on your 65th birthday).

You must also meet the Putting Members' Interests First (PMIF) legislation requirements before your Life Stages Cover can commence. You will meet PMIF requirements if:

- you are aged 25 or over, and
- you have an account balance of at least \$6,000.

If you want your cover to start sooner than the automatic start date, you can opt-in to Life Stages Cover within 180 days of receiving your Welcome letter by completing the *Managing your insurance cover in the Mercer Super Trust* form available at mercersuper.com.au/login or by contacting the Helpline.

Cover will start once you meet the eligibility criteria and the automatic start date (or you opt-in earlier) and once there is money in your account to pay your insurance premiums.

Life Stages Cover is subject to Limited Cover for a continuous period of 12 months from the date cover started. Limited Cover conditions will continue to apply following the 12 month period until you have been in Active Employment for 30 consecutive calendar days.

You can generally apply to increase, decrease or cancel your insurance cover at any time.

Voluntary Cover – Death and TPD

In Mercer MyChoice you can apply for additional Death only or Death and TPD cover through Voluntary Cover. Voluntary Cover gives you the option of choosing the type and amount of cover that best suits your needs instead of or in addition to any Life Stages Cover you hold. An application for Voluntary Cover will be assessed through underwriting.

Voluntary Cover – Income Protection

In Mercer MyChoice, Voluntary Cover also provides Income Protection (IP) cover. If you are Gainfully Employed for at least 15 hours per week, you can apply for IP cover.

Other eligibility criteria may apply. Your application for cover will be assessed through underwriting.

IP cover provides a monthly benefit, generally equal to the lesser of 75% of your pre-disability salary (plus 12% superannuation contributions benefit) or \$30,000 per month.

The cost of IP cover depends on your age and amount of cover, as well as your selected Waiting Period, Benefit Period and occupation classification.

Amount and cost of cover

The dollar amount of insurance cover that each unit of Life Stages Cover for Death and TPD provides depends on your age next birthday. The amount of cover ranges between \$7,500 and \$125,000 for Death cover and between \$8,625 and \$125,000 for TPD cover.

The cost of cover depends on your age next birthday and the type and amount of cover. As a guide:

- the cost of Life Stages Cover for Death and TPD ranges between \$50.16 and \$337.44 per annum for each one (1) unit of cover;
- the cost of Voluntary Cover for a white collar occupation for Death and TPD ranges between \$0.47 and \$9.45 for males and between \$0.57 and \$8.54 for females per annum for each \$1,000 of insurance cover (cost of cover for other occupational categories will be different);
- the cost of Voluntary Cover for a white collar occupation for Income Protection ranges between \$9.12 and \$399.81 for males and between \$14.85 and \$535.92 for females per annum for each \$1,000 of monthly benefit (cost of cover for other occupational categories will be different).

Please refer to section 2.5 'How your premium is calculated for Life Stages Cover' and section 3.7 'How your premium is calculated when you customise your cover' in the *Insurance* booklet for further details about the amount and cost of cover.

In addition to insurance premiums, an insurance fee of \$25 per annum will apply for insurance member services in relation to any cover you may hold. This fee (calculated pro rata of the annual fee for the number of days in the month) will be deducted from your account balance.

The cost of your insurance cover is deducted monthly in arrears from your super account.

Automatic cancellation of cover – inactive accounts

Any insurance cover you have will be cancelled if we have not received any contributions and/or rollovers to your super account for a continuous period of 16 months and you have not elected to maintain your insurance cover.

If your cover is cancelled, the cost of all insurance premiums will stop being deducted from your super account balance.

Refer to section 6.2 'When cover ends' in the *Insurance* booklet for more information and how to elect to maintain your cover.



Warning: Insurance premiums for Life Stages Cover and Voluntary Cover will be deducted from your super account balance until your application to cancel that cover is processed by the trustee.



The *Insurance* booklet contains more specific information about:

- the level, type and amount of automatic Life Stages Cover available through Mercer MyChoice,
- the level, type and amount of Voluntary Cover that you can apply for, which will be subject to underwriting and acceptance by the Insurer. Voluntary Cover also includes Income Protection cover.
- your eligibility for cover,
- how to apply for, increase, decrease or cancel cover,
- insurance premium rates,
- when a benefit is payable and what is not covered (exclusions) and other terms and conditions that apply to insurance cover,
- when cover ends.

You should read this information before deciding whether the insurance cover available in Mercer MyChoice is appropriate for you.



You should read the important information about insurance cover before making any decision about insurance. Go to the *Insurance* booklet at mercersuper.com.au/pds for this information. The material relating to insurance may change between the time you read this PDS and the day you acquire this product.

9. How to open an account

To join Mercer MyChoice you will need to nominate Mercer MyChoice as your chosen super fund and submit the online application form to join Mercer MyChoice through your employer's HR system*.

* Mercer MyChoice is distributed only through certain third-party online HR systems. If your employer does not use a HR system that distributes this product, you will not be able to join Mercer MyChoice (unless the trustee transfers your super into Mercer MyChoice).

You should read all the information in this PDS and the booklets referred to in this PDS. Go to mercersuper.com.au/pds for a copy of this PDS and important information booklets.

Contact us – Enquiries and complaints

Helpline

If you have a question about your super, an enquiry or a complaint, call the Helpline on **1800 682 525** or if calling from outside Australia on **+61 3 8306 0900** from 8am to 7pm AEST Monday to Friday. We can help you in a number of languages, simply ask for a translator when you call.

By mail

General correspondence and forms:

Mercer Super Trust
GPO Box 4303
Melbourne VIC 3001

Enquiries and complaints

Enquiries and Complaints Officer
Mercer Super Trust
GPO Box 4303
Melbourne VIC 3001

Email complaints:

MSALCustomer.Complaints@mercero.com



You should read the important information about enquiries or complaints procedures before making a decision about your super. Go to the *Product Guide* at mercersuper.com.au/pds for this information.

The material relating to enquiries or complaints procedures may change between the time you read this PDS and the day you acquire this product.