

Mercer MyChoice

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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 (Mercer Super) ABN 19 905 422 981.

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MSAL is a wholly owned subsidiary of MAPL.

In this PDS, MSAL is referred to as 'trustee', 'we', 'our' or 'us'.

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

MAPL is not responsible for the issue of this PDS and does not make any recommendations regarding the Mercer Super Trust and does not guarantee 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 applicable to your Plan, each of which forms part of this PDS. These booklets are the:

- *Product Guide*
- *Sustainable Investment Information* booklet
- *Insurance* booklet.

You should read and consider the information in this PDS and the booklets before making a decision about this product.

This PDS contains general information only and does not take into account your individual objectives, personal financial situation or needs. Before acting on this information, you should consider whether it is appropriate to your individual objectives, personal 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 from time to time and if it is not materially adverse, will be made available online at mercersuper.com.au/pds. A paper copy of any updated information will be given or an electronic copy made available on request at no charge by calling the Helpline. We will advise you directly of any material changes as required by law.

You can get a copy of this PDS and the booklets that are part of this PDS at mercersuper.com.au/pds or by calling the Helpline.

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

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

1. About Mercer MyChoice

Super you can count on

As one of Australia's largest super funds, we're helping our members embrace tomorrow with financial confidence today. Whatever retirement looks like for you, Mercer Super has the expertise, tools and experience to help you realise your vision. With 75 years' experience, we're backed by Mercer¹, a locally led, global expert in retirement and investments. Our local know-how and global expertise are put to work for you, with 2,000 investment experts in 42 markets, seeking out opportunities in Australia and around the world.

With you for your super journey

On joining Mercer MyChoice, you will be a member of the Retail Division of the Mercer Super Trust. The Mercer Super Trust is a registered superannuation fund made up of the Retail Division, a Corporate Superannuation Division and an Allocated Pension Division.

The Mercer Super Trust offers a range of investment options including diversified options and single sector options. You can tailor your investment strategy by selecting from our range of options within Ready-made and Select-your-own. Further information on investment options can be found in section 5 'How we invest your money'.

At mercersuper.com.au/documents you can find:

- The product dashboard for each MySuper product and choice product (where required) in the Mercer Super Trust
- Trustee and executive remuneration disclosure for the Mercer Super Trust and any other documents that must be disclosed as required by law.

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 as to which super fund you'd like your SG contributions to be paid into. You can also make other types of 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.

Mercer MyChoice is not your employer's default super fund.

There are different types of super contributions, including:

- Employer contributions
- Voluntary contributions
- Super co-contributions.

There are limitations on contributions to, and restrictions on withdrawals from, super. Go to moneysmart.gov.au for more information.



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

3. Benefits of investing with Mercer MyChoice

As a Mercer Super member, you benefit from:

- 24/7 online access through our secure **Member Online** portal
- Support from our Australian-based **Helpline** team
- Access to a range of **limited financial advice and support tools** at no additional cost
- Complimentary access for members and their families to **Care & Living with Mercer**, a support service that helps families with the full spectrum of ageing care requirements, from home care to retirement living and residential aged care (Care & Living with Mercer is a service provided by Mercer Consulting (Australia) Pty Ltd (MCAPL) ABN 55 153 168 140, AFSL 411770 and has been made available to Mercer Super Trust members. Please read Care & Living with Mercer website terms of use when accessing the service.)
- Continuous learning through our anytime-accessible **educational webinars**
- Understand how much income you're on track to receive when you retire and estimate how long your super may last with our **Retirement Income Simulator**.

With simple solutions, accessible advice and flexible investments, Mercer Super is here to give you financial confidence today so you can embrace tomorrow.

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 being totally and permanently disabled (TPD), terminally ill or you die and the insurer pays an insured benefit amount to Mercer MyChoice.

If you are insured and become totally but temporarily disabled, you may receive a monthly benefit.

¹ The Mercer Super Trust invests predominantly in funds for which MIAL and AAML are the responsible entities. References to 'Mercer' in this paragraph are to MIAL, AAML and Mercer's global investment business.



You should read the important information about the significant features and benefits of Mercer MyChoice, and receiving your benefits, before making a decision. Go to mercersuper.com.au/pds and read the *Product Guide*. The material relating to significant features and benefits of Mercer MyChoice, and receiving your benefits, may change between the time you read this PDS and the day when you acquire the product.

4. Risks of super

All investments, including super, carry some risk.

Investment risk

Investment risk generally describes the risk of an investor getting back less money 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.

We show you investment risk for our investment options by using the standard risk measure (SRM). The SRM is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. Please see section 5 'How we invest your money' in this PDS and the *Product Guide* for more information on the SRM and explanation of some of the types of investment risks.

Other risks

Some 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 super benefit can be paid.
- Your final super benefit, which includes contributions and returns, 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, the extent and type of other assets and/or other investments that you may hold.



You should read the important information about investment risks before making a decision. Go to mercersuper.com.au/pds and read the 'Understanding investment risks' in the 'How we invest your money' section in the *Product Guide*. The material relating to understanding investment risk may change between the time you read this PDS and the day when you acquire the 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 in Mercer MyChoice 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 Mercer Growth investment option, which is the balanced investment option for Mercer MyChoice, are provided in this section. Please refer to the 'How we invest your money' section in the *Product Guide* for information about all of the available investment options.

For investment performance go to mercersuper.com.au/performance. Past performance is not a reliable indicator of future performance.



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



You should read the important information about how we invest your money (including how you can switch investment options and how we may change investment options) before making a decision. Go to mercersuper.com.au/pds and read the 'How we invest your money' section in the *Product Guide*. The material relating to how we invest your money may change between the time you read this PDS and the day when you acquire the product.

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.

Investment return 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: Risk Band and Risk Label

5 – Medium to high

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

Minimum suggested timeframe

7 years

Asset allocation and asset classes

Asset Allocation	Range %	Target %
Growth assets	55–95	75
Defensive assets	5–45	25

Asset Class	Range %	Target %
Australian Shares	15–45	27.5
International Shares	20–50	32.5
Real Assets	0–40	17.5
Alternative Assets	0–10	1.0
Growth Fixed Interest	0–20	12.0
Defensive Fixed Interest and Cash	0–25	9.5



You should read the important information about the extent to which Environmental, Social and Governance (ESG) factors are taken into account for the investment options before making a decision. Go to mercersist.com.au/pds and read the *Sustainable Investment Information* booklet. The material relating to the extent to which ESG factors are taken into account may change between the time you read this PDS and the day when you acquire the 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 above text is prescribed by law. Fees and costs for Mercer MyChoice are not subject to negotiation and are as outlined in this section of this PDS and the Product Guide.

This section shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole.

Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged.

Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

You should read all the information about fees and other costs because it is important to understand their impact on your investment.

Fees and costs summary

Mercer MyChoice – 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"> \$35 p.a. dollar-based administration fee. 	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.
	<ul style="list-style-type: none"> Plus 0.12% p.a. asset-based administration fee, applied on the first \$500,000 of the balance and 0.00% p.a. on the balance over \$500,000. 	Generally calculated and deducted daily when unit prices are determined, reducing investment returns of the investment option. If the asset-based administration fee deducted from the unit price is greater than the applicable fee for your Plan, we will credit the difference on the last day of the month (or when you leave your Plan) to your super account balance by issuing additional units.
	<ul style="list-style-type: none"> Plus 0.05% p.a. of your super account balance as an estimated expense allowance. 	
	<ul style="list-style-type: none"> Plus an estimated 0.02% p.a. of Mercer Super Trust assets as other administration costs. 	Deducted from the member reserve. This cost is not charged directly to your super account but will reduce the member reserve balance held by the Mercer Super Trust.
Investment fees and costs^{2, 3}	<ul style="list-style-type: none"> Estimated to be 0.57% p.a. of your super account balance. 	Generally calculated and deducted daily when unit prices are determined, reducing investment returns of the investment option.
	<ul style="list-style-type: none"> Plus an estimated 0.00% p.a. of Mercer Super Trust assets as other investment costs. 	Deducted from the member reserve. This cost is not charged directly to your super account but will reduce the member reserve balance held by the Mercer Super Trust.
Transaction costs³	<ul style="list-style-type: none"> Estimated to be 0.05% p.a. of your super account balance. 	Generally calculated and deducted daily when unit prices are determined, reducing investment returns of the investment option.
Member activity related fees and costs		
Buy-sell spread	Nil.	Not applicable.
Switching fee	Nil.	Not applicable.
Other fees and costs⁴	We may apply other fees and costs which include family law fees, advice fees (for personal advice which may be negotiable) and insurance fees.	

1 If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

2 Investment fees and costs includes an amount of 0.04% for performance fees. The calculation basis for this amount is set out under 'Additional explanation of fees and costs' in the 'Fees and other costs' section of the Product Guide.

3 Estimated amounts are generally based on the financial year ending 30 June 2023. The actual amount will change from year to year and may be more or less than the amounts shown. For details of the calculation basis for these amounts see 'Additional explanation of fees and costs' in the 'Fees and other costs' section of the Product Guide.

4 See 'Additional explanation of fees and costs' in the 'Fees and other costs' section of the Product Guide.



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 a superannuation product

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

EXAMPLE – Mercer Growth BALANCE OF \$50,000		
Administration fees and costs	0.19% + \$35	For every \$50,000 you have in the superannuation product you will be charged or have deducted from your investment \$95 in administration fees and costs, plus \$35 regardless of your balance.
PLUS Investment fees and costs	0.57%	And , you will be charged or have deducted from your investment \$285 in investment fees and costs.
PLUS Transaction costs	0.05%	And , you will be charged or have deducted from your investment \$25 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 \$440 for the superannuation product.

Note: * Additional fees may apply.



Details about the fees and costs for the Mercer Growth investment option are provided in this section. Please refer to the Product Guide for information about the fees and costs for all the available investment options.

Fee changes

Some fees are indexed annually and the next indexation is due on 1 January 2025 (refer to 'Fee changes' under 'Additional explanation of fees and costs' in the 'Fees and other 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 (including the cost of product for 1 year and definitions of fees) before making a decision. Go to mercersuper.com.au/pds and read the *Product Guide*. The material relating to fees and costs may change between the time you read this PDS and the day when you acquire the product.

7. How super is taxed

Super is generally taxed at three stages.

Contributions

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

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 at 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.



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 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 super 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. Go to mercersuper.com.au/pds and read the Product Guide. The material relating to tax and super may change between the time you read this PDS and the day when you acquire the product.

8. Insurance in your super

If eligible, you may be provided with:

- Death only cover (including Terminal Illness)
- Death and Total and Permanent Disablement (TPD) cover.

Automatic Life Stages Cover

If you open a Mercer MyChoice account, you are automatically provided with two (2) pre-approved units of Death and 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 will be eligible for Life Stages Cover when you meet the Putting Members' Interests First (PMIF) legislative requirements. 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 are yet to meet the PMIF requirements and want your cover to start sooner, you can opt-in to Life Stages Cover within 180 calendar days of the date of your Welcome letter. Complete the *Managing your insurance cover* form available at mercersuper.com.au/login or call the Helpline for more information about opting in to receive insurance cover.

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.

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 per unit for Death cover and between \$8,625 and \$125,000 per unit for TPD cover.

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 opt out, change or cancel your insurance cover at any time.

You can choose to cancel or opt out of your basic TPD cover only, but you cannot keep your basic TPD cover if you cancel or opt of your basic Death cover.

Information about insurance terms, conditions and exclusions can be found in the *Insurance* booklet.

To apply for, opt out of, change or cancel your insurance cover go to mercersuper.com.au/login and sign in using your personal login or contact the Helpline for the relevant forms.

Voluntary Cover

For Voluntary Cover, the insurer will require you to undergo underwriting. You'll need to provide satisfactory evidence of good health, salary details and other evidence before they provide or increase your insurance cover.

Information about underwriting and insurance terms, conditions and exclusions can be found in the *Insurance* booklet

To apply for, change or cancel your insurance cover go to mercersuper.com.au and sign in using your personal login or contact the Helpline for the relevant forms.

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.

Income Protection

In Mercer MyChoice, Voluntary Cover also provides Income Protection (IP) cover. If you are working in your usual occupation for at least 15 hours per week, you can apply for IP cover. Other eligibility criteria may apply.

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.

Cost of cover

The cost of insurance cover is based on several factors including your age next birthday and the type and amount of cover. For Voluntary Cover, the cost of insurance cover is also based on your occupational category and gender, as well as your selected Waiting Period and Benefit Period for IP cover.

As a guide:

- The cost of Life Stages Cover for Death and TPD ranges between \$50.11 and \$337.49 per annum for each one (1) unit of cover.
- The cost of Voluntary Cover for Death and TPD for a white collar occupation ranges between \$0.47 and \$9.45 for males and between \$0.58 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 Income Protection for a white collar occupation 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 insurance 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: Premiums

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

Eligibility, terms, conditions and exclusions

The *Insurance* booklet contains important 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 insurance 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 in your super before making a decision. Go to mercersuper.com.au/pds and read the *Insurance* booklet. The material relating to insurance may change between the time you read this PDS and the day when you acquire the product.

9. How to open an account

You can elect to join Mercer MyChoice by nominating Mercer MyChoice as your chosen super fund and submitting 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).

If you join Mercer MyChoice, you have 14 days after you commence your membership during which you can cancel your membership, called the cooling off period. Refer to 'Other key information' in the Product Guide for details.

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

- Access the applicable insurance forms
- Change your investment options, and
- Update your contact details and communication preferences.

Go to mercersuper.com.au/pds or call the Helpline for:

- The booklets referred to in this PDS,
- Our *Fact Sheets*
- Other important documents about the Mercer Super Trust.

Contact us – Enquiries and complaints

Phone

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/AEDT) Monday to Friday.

Mail

Mercer Super Trust
GPO Box 4303, Melbourne VIC 3001

Email

MSALCustomer.Complaints@mercero.com

If we have not responded to your complaint within the timeframe prescribed in our complaints management procedures or you are not satisfied with our decision, you may be able to take the matter to the Australian Financial Complaints Authority (AFCA) at afca.org.au or on 1800 931 678.



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