

Mercer Business Super

Insurance booklet

30 April 2026
Family category

The information in this document forms part of the Product Disclosure Statement for Mercer Business Super (your Plan) — Family category in the Corporate Superannuation Division of the Mercer Super Trust dated 30 April 2026.

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The trustee has appointed the following providers which are named in this Booklet and have consented to being so named:

- Mercer Outsourcing (Australia) Pty Ltd (MOAPL) ABN 83 068 908 912 AFSL #411980 to provide administration services.
- Mercer Investments (Australia) Limited (MIAL) ABN 66 008 612 397 AFSL #244385 as an implemented consultant to provide investment strategy advice, portfolio management and implementation services including investment manager selection and monitoring. MIAL is also the responsible entity of a number of underlying investment funds (the Mercer Funds). Mercer Super invests in the Mercer Funds.
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- Mercer Consulting (Australia) Pty Ltd (MCAPL) ABN 55 153 168 140 AFSL #411770 to provide actuarial and advisory services.
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About this booklet

This *Insurance* booklet (Booklet) is a summary of the key terms, conditions and exclusions of the insurance arrangements that may be available to you in the Family category of Mercer Business Super (your Plan) and forms part of your Plan's Product Disclosure Statement (PDS).

This Booklet should be read in conjunction with the *Occupation Rating Guide*.

You should read and consider the information in this Booklet, the PDS and the other incorporated booklets before making a decision about your super. You can get a copy of the PDS and the incorporated booklets that are part of the PDS at mercersuper.com.au/pds or by calling the Helpline.

It is important that you understand the information in this Booklet. Ask us or a person you trust, such as your adviser, for help if you have difficulty understanding any information about your super or the options available to you.

If you are having difficulty due to a disability, understanding English or for any other reason, we have accessibility support. Please contact our Helpline.

Any insured benefit is subject to the terms, conditions and exclusions of the applicable insurance policy. Other conditions and restrictions may apply. Any benefit payable may be reduced if the Insurer does not pay out any or all of the insured benefit if a claim is made.

You should not rely on this Booklet as a full and complete description of the terms, conditions and exclusions of the insurance policy. All terms, conditions and exclusions of the insurance policy prevail over any inconsistency in this Booklet.

The trustee has the right to change the Insurer for your Plan.

See Section 9 'Insurance definitions' for clarification on capitalised terms used in this Booklet.

Updated information

The information in this Booklet, the PDS and the other incorporated booklets that are part of the PDS are current as at the date of publication. Information in this Booklet may change from time to time and if the change 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.

Definitions

We aim to make information about insurance in this Booklet as straightforward as possible.

Some terminology has a specific meaning to the insurance policy and for clarification, those terms are capitalised in this Booklet.

Please see section 9 'Insurance definitions' for the meaning of the terms and conditions used throughout this Booklet.

This Booklet 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 get financial advice tailored to your personal circumstances. The product's Target Market Determination setting out the class of people for whom the product may be suitable can be found at mercersuper.com.au/tmd.

1. About the insurance cover in your Plan

Mercer Business Super offers insurance cover that can help provide financial support to you and your beneficiaries in the event of your death or disablement.

It allows you to focus on what's most important if the unexpected occurs, such as stopping work due to injury or illness. The cost of your insurance cover is deducted from your super account and may reduce your retirement savings over time.

1.1 Types of insurance cover available

Type of cover	Details
Death cover (including Terminal Illness)	Death cover pays a lump sum benefit if you die. Death cover can also be paid before you die if you are diagnosed with a Terminal Illness.
Total and Permanent Disablement (TPD) cover	TPD cover pays a lump sum benefit if you are unlikely to ever work again due to an injury or illness.

To be paid an insurance benefit you must meet the Insurer's definition of Terminal Illness or TPD, and satisfy any other applicable conditions found throughout this Booklet and the incorporated booklets that form part of the PDS. You must also meet any condition of release required under superannuation law.

1.2 How this Booklet applies to you

You can choose to tailor your cover by selecting the type and amount of cover that best suits your needs.

You can elect to cancel or adjust your cover at any time. See section 3 'Applying for or changing your cover' for more information.

Financial advice

Considering getting financial advice tailored to your personal circumstances? If you don't have a financial adviser, as a member of Mercer Business Super, you can access a range of limited financial advice and support tools.

Find out more at mercersuper.com.au/advice

2. Insurance cover

If eligible, you may apply for Death and TPD cover in your Plan.

2.1 Amounts of cover

You can apply for a fixed amount of cover subject to the maximum limits as set out in the following table.

Cover type	Maximum amount
Death cover (including Terminal Illness)	Unlimited Terminal Illness: equal to 100% of Death cover
TPD cover	Up to the day immediately before your 65th birthday: \$5,000,000 On and from your 65th birthday until the Cover Expiry Age: \$3,000,000

2.2 Are you eligible for cover?

Eligibility requirements

To be eligible for cover, all the following must apply:

- You must be a member of your Plan
- You must be:
 - aged 14 years old or more, and
 - younger than age 70 on the date you become eligible for cover (the date the Insurer accepts your application for cover).
- You must be an Australian Resident on the date you become eligible for cover.

Cover Expiry Age

Your insurance cover stops when you reach the Cover Expiry Age shown in the table below.

Cover type	Cover Expiry Age
Death cover (including Terminal Illness)	11.59 pm on the day before your 70th birthday.
TPD cover	11.59 pm on the day before your 70th birthday.

2.3 When your cover starts

Your insurance cover starts from the first day your application for cover is accepted by the Insurer.

2.4 Automatic changes to your cover

Adjustments are made to your cover amount automatically each year on 1 July.

These adjustments help manage the amount and cost of your cover as you age without any action required from you.

2.4.1 Tapering of TPD cover

Tapering of TPD cover will apply if you are age 60 and above.

From your 60th birthday, your TPD cover will reduce annually each 1 July by 15% of your amount insured at the 1 July prior to tapering commencing. From age 64 your amount of cover will become fixed until the Cover Expiry Age. The table below shows the proportion of reduction and an example where the amount insured was \$100,000 when tapering commenced.

Age	TPD cover reduction	Example Amount Insured \$100,000
59	0%	\$100,000
60	15%	\$85,000
61	30%	\$70,000
62	45%	\$55,000
63	60%	\$40,000
64	75%	\$25,000
65	75%	\$25,000
66	75%	\$25,000
67	75%	\$25,000
68	75%	\$25,000
69	75%	\$25,000
70	100%	Nil

3. Applying for or changing your cover

You can tailor the type and amount of your cover by applying to increase or adjust your insurance to better meet your needs.

Ways cover can be increased or changed	Death and TPD cover
Apply for a nominated amount and type of cover (Underwritten cover)	✓
Transfer insurance from another super fund or insurance policy	✓
Apply for a Life Events increase	✓
Reduce your cover	✓
Cancel your cover	✓

Got a question or want to apply for or change your cover?

To help you identify how to access key information explained in this section or perform common transactions with us, refer to the table below. For any other enquiries call the Helpline.

Transactions	Use your personal login at mercersuper.com.au/login	Paper form/written request
Applying for, increasing or reducing your cover	Download the form	✓
Applying for Life Events cover	Download the form	✓
Transferring cover from another super fund or insurance policy	Download the form	✓
Cancelling cover	✓	✓

Financial advice

Consider getting financial advice tailored to your personal circumstances. As a member of Mercer Super, you can access a range of limited financial advice and support tools. Find out more at mercersuper.com.au/advice

3.1 Underwritten cover

Underwritten cover is where the Insurer assesses your personal circumstances to determine your eligibility for cover. You can apply for a nominated amount of fixed cover that can continue until the Cover Expiry Age, subject to tapering of TPD cover (see section 2.4.1 'Tapering of TPD cover').

You can apply for:

- Death only cover, or
- Death and TPD cover.

The Insurer will consider your application for cover by taking into account your occupation, lifestyle, current health, Income details, past medical history and your family medical history. This process is referred to as underwriting.

To start the underwriting process, you will generally be required to complete a personal statement. The Insurer may ask you for further information or require you to attend health examinations based on their assessment.

The Insurer may either accept your application, decline it or accept it with special conditions such as an exclusion, restriction or premium loading (Underwriting terms).

If your application is accepted, we'll let you know the date your cover starts and if the Insurer accepted your application with special conditions.

You can apply for any lump sum amount, as long as the total amount of your cover will not exceed the maximum amount of insurance cover available as set out in section 2.1 'Amounts of cover'.

To apply for Underwritten cover, complete the relevant form which is available to you via your personal login at mercersuper.com.au/login or call the Helpline.

3.2 Interim cover

If you apply for Underwritten cover (for example, by applying for new cover or by increasing existing cover), the Insurer will provide Interim cover once they've received a fully completed application and while they're assessing your application.

The Insurer will, if applicable, provide cover for:

- Accidental Death when you apply for Death cover
- Accidental TPD when you apply for TPD cover.

Interim cover starts from the date we receive your insurance application. It ends on the earlier of any of the following events occurring:

- 120 days after you signed the application for Underwritten cover.
- The date your application is accepted or declined by the Insurer.
- The date you withdraw your application for Underwritten cover.
- The date the Interim cover benefit becomes payable.

A benefit will not be payable if during the Interim cover period your Accidental Death or Accidental TPD is caused directly or indirectly by you engaging in any sport or pastime for which, at the time of application the Insurer would not normally provide cover for at standard rates or terms.

Sport or pastime includes but is not limited to abseiling, aviation (other than a passenger on a recognised airline), football (all codes), long-distance sailing, scuba diving, motor racing, parachuting, powerboat racing, mountaineering or martial arts. Other exclusions may also apply as outlined in section 6 'What's not covered'.

All other terms and conditions of the Policy apply to Interim cover including section 6 'What's not covered'. There are no premiums to be paid for the Interim cover during the period of interim cover.

Interim cover will be for the same amount of insurance cover you applied for, subject to a maximum of:

- \$2 million for Death cover
- \$2 million for TPD cover.

3.3 Transferred cover

You may be able to transfer any existing cover that you hold with another super fund(s) or any insurance company to your existing account.

The maximum amount that can be transferred is \$1 million for Death only or Death and TPD cover.

Your total amount insured after the transfer is subject to the maximum cover limits (see table in section 2.1 'Amounts of cover').

To apply to transfer cover, complete the relevant form available online using your personal login at mercersuper.com.au/login or call the Helpline for a copy of the form.

Transfer cover applications are subject to approval by the Insurer.

3.3.1 Applying for Transfer cover

To apply for Transfer cover, you need to meet all of the following:

- Be under the age of 60 at the date of your application.
- You haven't been paid, aren't eligible to be paid, and have not made a claim for a Terminal Illness, TPD or IP Monthly Benefit with us, another insurance company or superannuation fund as at the date of transfer.
- You haven't been diagnosed with a Terminal Illness with a life expectancy of less than 24 months as at the date of transfer.
- You are not restricted, because of an illness or injury, from carrying out the usual duties of your current and normal occupation for at least 30 hours per week as at the date of transfer.
- You are in Gainful Employment and physically capable of undertaking Gainful Employment for at least 30 hours per week as at the date of transfer.
- You haven't been absent from work, because of an illness or injury, for more than 10 days in the last 12 months as at the date of transfer.
- You haven't had an application for death, TPD or IP cover declined by any insurer.

You cannot transfer TPD cover only.

If your other cover is subject to a premium loading(s) and/or exclusion(s), you can only transfer cover where the premium loading is no more than 100% and/or there are no more than 2 cover exclusions. Any loadings, restrictions or exclusions that apply to your cover before it is transferred will also continue to apply after it is transferred.

It is a condition of the transfer cover process that you cancel your other cover once your transferred cover starts.

This means your cover will not start until the later of the date:

- We accept your application to transfer cover, or
- The cover you are applying to transfer has been cancelled with the other superannuation fund or insurance company.

Important

You should not cancel your other insurance until we've confirmed with you that your transfer cover application has been accepted.

3.3.2 How to Apply for Transfer cover

To apply to transfer cover, complete the relevant form available online using your personal login at mercersuper.com.au/login or call the Helpline for a copy of the form.

You will need to provide evidence to support your request, and this evidence needs to have been issued within 6 months of your application date. If you are transferring cover from another super fund, you'll need to send us a copy of an annual statement or a certificate of currency. If you are transferring cover from an insurance policy, you'll need to send us a copy of a certificate of currency.

Transfer cover applications are subject to approval by the Insurer.

3.4 Life Events cover

Life Events cover provides you the opportunity to increase your Death only or Death and TPD cover without the need for underwriting when certain 'life events' occur.

The life events are:

- Marriage or commencement of a De facto relationship
- Divorce or ending a De facto relationship in accordance with the applicable state or territory law
- Reaching the age of 30 or 40
- Changing employment
- The birth or adoption of a child by either you or your Spouse
- Taking out a mortgage on the initial purchase of your primary residence
- Taking out a new mortgage or an increase to an existing mortgage on your primary residence for the purpose of a renovation/extension (minimum \$50,000).

You can increase cover by electing a fixed amount up to the lesser of:

- A fixed amount you elect up to 25% of your total amount insured, and
- \$200,000.

3.4.1 How and when to apply for Life Events cover

To apply for Life Events cover you must meet all of the following conditions:

- Have existing Death only or Death and TPD cover which was accepted/provided on standard terms (for example, your existing cover cannot have any premium loadings), and
- The date of the life event needs to be on or after the date you were first covered under the Policy, and
- Submit your application within 60 days of the life event occurring, and
- Be under aged 65 on the date of completing the Life Events application, and
- Have not made, and are not eligible to make, a claim for Terminal Illness or TPD under any policy, and
- Have not previously been restricted for cover as a result of underwriting.

If you do not complete the application correctly or the evidence submitted is unsatisfactory, the Insurer may not accept your application.

There is a limit to the number of times you can apply

Excluding age-based life events, you can only be accepted for Life Events cover

- Once in any 12-month period, or
- Up to 3 times while you have cover in your Plan.

If you exceed these limits, then in the event of a claim, the Insurer will decline to pay the amount of cover obtained through Life Events cover outside these terms and premiums will be refunded.

For changes to your relationship status, you are only allowed one life event per relationship.

You can apply to increase your cover due to a life event by completing the relevant form, available online using your personal login at mercersuper.com.au/login or call the Helpline for a copy of the form.

The maximum cover amounts (see section 2.1 'Amounts of cover') also apply where cover is being increased by Life Events.

Example

Luna has just turned 30 years old and recently got married to Henry. She has \$100,000 Death and TPD cover.

As part of her insurance Luna can apply for Life Events cover.

- For her first life event, turning 30 years old, Luna is eligible to increase her Death and TPD cover by up to \$25,000. This is the lesser of:
 - a fixed amount up to 25% of her current amount insured (i.e. \$25,000), and
 - \$200,000.
- Luna can also apply to increase her cover by up to another 25% (i.e. up to \$156,250) based on her recent marriage to Henry.

That means she can increase her cover for the two life events, as the age event is excluded from the number of events she can apply for in a 12-month period.

3.4.2 When does Life Events cover start?

Life Events cover will start on the date your application is accepted. We'll let you know this date.

3.4.3 Exclusions and restrictions

Life Events cover is subject to the standard Death and TPD conditions and exclusions outlined throughout this Booklet.

If you have been accepted for Life Events cover, New Events cover will apply until you are At Work for 30 consecutive days from when this cover starts.

Life Events cover will also not be paid if:

- Within 13 months from the date the Life Events cover commenced
 - your death or Accidental Death was caused by suicide; or
 - your Terminal Illness, TPD or Accidental TPD was caused by attempted suicide or any deliberate self-inflicted injury or illness.
- The evidence you submitted in your application for Life Events cover is unsatisfactory or incorrect.

3.5 When your cover starts

If you apply for:

- Underwritten cover
- Life Events cover
- Transfer of cover from another super fund or insurance policy,

cover will only commence on the date the Insurer approves your application provided you satisfy the eligibility requirements.

3.6 Cancelling or reducing your cover

Cancelling or reducing cover

You can cancel or reduce your Death only cover or Death and TPD cover at any time.

Your request to cancel or reduce cover will be processed effective the date we receive your request. Any associated premiums will no longer be deducted from your super account.

If you choose to cancel your cover it is important to note that you will not be able to make a claim for insurance benefits for an illness or injury that arises after your cover has been cancelled. Also, if you want cover in the future, you may need to apply for cover and your application may be subject to acceptance by the Insurer and require underwriting.

You can cancel your TPD cover only and retain your Death cover. However, you cannot cancel your Death cover and retain your TPD cover. Your TPD amount insured cannot exceed your Death amount insured.

If you want to cancel or reduce your cover or need more information about the cancellation process, use your personal login at mercersuper.com.au/login or call the Helpline to discuss your options.

Check if you already have cover

It's important to check if you have other insurance cover.

Consider getting independent financial advice tailored to your personal circumstances.

4. Cost of cover

4.1 Estimating the cost of cover

The rate tables in 'Appendix A' give an indication of the cost of insurance cover (premiums) that may be payable in respect of each type of cover.

These premium rates are indicative only. The actual premium rates charged may differ slightly to the premium rates shown which have been rounded up to four decimal places.

The premium payable will depend on some or all of the following:

- Your age on the date premiums are calculated (see section 4.2 'When premiums are calculated and charged')
- Your gender
- Your Occupation Classification
- The type and amount of cover you have
- The number of days in the month
- Any underwriting requirements (which may take into account the state of your present health, and any other relevant factors).

For further information about how to estimate the cost of your insurance, please refer to 'Appendix A'.

4.2 When premiums are calculated and charged

We review your insurance on 1 July each year (as applicable). If you adjust your cover at any other time, premiums will be recalculated, and the new premium will apply from the date the change to your cover is processed.

Insurance premiums are payable monthly in arrears and inclusive of stamp duty. MOAPL receives up to 15% (inclusive of GST) of the premiums payable by you as a fee for administering your Plan's insurance arrangements including underwriting and claims processing.

The cost of your insurance cover is deducted monthly and will be deducted from the balance of your super account. You will need to meet the cost of your insurance cover.

The trustee will let you know of any change in the cost of cover. You'll receive at least 30 days' notice of any increase:

- In the cost of the premium rates, or
- Any other factors shown in 'Appendix A'.

5. What are the benefits

When you need to make a claim, a benefit is payable subject to you meeting the Insurance Policy terms and conditions (summarised in this section).

5.1 Paying your benefits

5.1.1 Death (Terminal Illness) or TPD benefit

You'll need to meet the Insurer's definition of Terminal Illness or TPD before being eligible for a Terminal Illness or TPD benefit.

The trustee can only pay an insured benefit if:

- The Insurer has accepted the claim, and
- The insurance proceeds have been received from the Insurer, and
- You satisfy a relevant condition of release under superannuation law.

Refer to the *Accessing Your Super* Fact Sheet at mercersuper.com.au/pds for details about the conditions of release under superannuation law. We will deduct any applicable tax from your benefit payment. Refer to the *Tax on super payouts* Fact Sheet for more information.

Each type of claim has a different process. For more details about what's involved, the process and timeframes, please select the relevant guide and/or frequently asked questions (FAQs) on our website at mercersuper.com.au/insurance-with-your-super/making-an-insurance-claim/

5.2 How your insured benefit payment is calculated

Insured benefit	How insured benefit payments are calculated
Death (including Terminal Illness)	<p>If you die, a lump sum will be paid equal to the amount of your Death cover calculated as at your date of death.</p> <p>If you are diagnosed with a Terminal Illness, a lump sum will be paid equal to the amount of your Death cover calculated on the date the last Doctor certifies you as having a Terminal Illness (2 Doctors need to certify that you meet the definition of Terminal Illness).</p> <p>Your Death benefit will be reduced by:</p> <ul style="list-style-type: none">• Any TPD benefit paid or payable under your Death and TPD cover, and• Any Terminal Illness benefit paid or payable under your Death only or Death and TPD cover.
TPD	<p>If you are TPD, a lump sum will be paid equal to the amount of your TPD cover calculated as at the Date of Disablement.</p>

5.3 Terms and conditions

5.3.1 Death (Terminal Illness) and TPD

If you die whilst your TPD claim is being assessed

If you have lodged a claim for a TPD benefit and your TPD benefit is higher than your Death benefit, and you subsequently suffer a Terminal Illness or die before the TPD benefit is paid, the higher TPD benefit will be paid.

The higher TPD benefit will only be paid where the Insurer is satisfied that you had met the relevant TPD definition prior to your death.

6. What's not covered

As with every insurance policy, there are certain exclusions you need to be aware of.

In addition to the exclusions in this section, the Insurer will not make any benefit payment if:

- The payment would cause the Insurer to infringe any Health Insurance Legislation, or
- Where the Insurer has imposed a specific exclusion that applies to you as a result of underwriting.

The following table shows situations when a benefit will not be payable (i.e. when you are not covered).

Type of benefits	Exclusions
Death, or Accidental Death	<p>An insurance benefit won't be paid if:</p> <ol style="list-style-type: none">1. Your death is caused wholly or partly, directly or indirectly by your active service in the armed forces of any country or territory or foreign or international organisation after your cover started¹, unless you are on war service for Australia only.2. Your death is caused by suicide within 13 months of your:<ol style="list-style-type: none">(a) Underwritten cover commencing or increasing, or(b) Life Events cover commencing.
Terminal Illness, TPD, or Accidental TPD	<p>An insurance benefit won't be paid if:</p> <ol style="list-style-type: none">1. Your injury or illness is caused wholly or partly, directly or indirectly by your active service in the armed forces of any country or territory or foreign or international organisation after your cover started¹ unless you are on war service for Australia only.2. Your injury or illness is caused by attempted suicide or deliberate self-inflicted act within 13 months of your:<ol style="list-style-type: none">(a) Underwritten cover commencing or increasing, or(b) Life Events cover commencing.

¹ If you are enrolled in the Australian Defence Forces Reserve, the active service exclusion only applies where you have been called up for active service.

If you've transferred cover to us, and your previous cover had specific exclusions, these exclusions continue to apply unless we've told you otherwise.

7. Other important information

7.1 When your cover ends

Your Death and TPD cover stops if any of the following events occur:

- You reach your Cover Expiry Age.
- You no longer meet the eligibility criteria of your Plan.
- You die.
- When your amount insured reduces to nil.
- If you make a fraudulent claim.
- If you do not return to work from your Employer approved leave without pay on the specified return to work date, your cover will automatically stop 30 days after the specified return to work date.
- The Insurance Policy terminates.
- For TPD cover, when a Terminal Illness or TPD benefit becomes payable.
- For Death cover, when a Terminal Illness or TPD benefit becomes payable. Where your Death cover is greater than your TPD cover, your Death cover will reduce by the amount of TPD benefit paid and Death cover will continue until another condition under this section is met.
- 2 calendar months from the date your last premium was deducted from your account.
- 5 calendar months from the date your cover started if no premium has ever been deducted.
- If you are unable to claim under the Policy from the date cover started for cover that did not require any underwriting.
- The date we receive your request to cancel cover.
- Your account has become Inactive (see section 7.2 'Account inactivity' for more information, including how you may be able to reinstate cover). This does not apply if you've provided a written election to keep cover before your account becomes Inactive, or you are an Exempt Member.

Example

Millie's application for insurance cover in the Mercer Business Super - Family category was accepted on 10 November 2025.

The premium for Millie's insurance cover was deducted from her account on 30 November 2025.

Millie did not have enough funds in her super account to cover the cost of insurance for the amounts due to be deducted on 31 December 2025 and 31 January 2026. Therefore, the date of her last premium deduction from her account was 30 November 2025.

Millie is advised her insurance cover is cancelled effective 11.59 pm on 31 January 2026 and that she has 60 days from 31 January 2026 to apply to reinstate it.

7.2 Account inactivity

If we have not received any contributions or rollovers into your account for a continuous period of 16 months, and you have not elected to have or keep your cover, we are required by law to cancel your cover due to inactivity (also referred to as 'Inactive' throughout this Booklet). The cancellation of insurance cover is aimed at reducing the erosion of super account balances by insurance premiums for cover that you may not require.

We'll contact you before we cancel your cover and you'll have an opportunity to ask us to keep your cover even if your account becomes or is Inactive. If you want to elect to maintain your insurance cover, even if your account becomes Inactive, please complete the relevant form available at mercersuper.com.au/login or contact the Helpline to request the relevant form.

If your cover is cancelled, the cost of all insurance cover will stop being deducted from your super account. You may be able to reinstate cover subject to certain conditions. See section 7.3 'Reinstatement of cover' for more information.

7.3 Reinstatement of cover

You may be able to reinstate cover, subject to certain conditions, if your cover has been cancelled due to account inactivity or the non-payment of premiums. You have 60 days from when your cover ended to provide a written election to request the reinstatement of cover.

Where a reinstatement request is received within the 60 days of your cover being cancelled, cover will be reinstated back to the date cover stopped. Your cover will continue as long as premiums are paid from this date. Any premium loadings, exclusions, or restrictions that applied to the cover before it ended will also continue to apply.

Where a reinstatement request is received outside of the 60 days of cover ending, you will need to go through underwriting to obtain cover again. You will not be covered until the date that your application is accepted by the Insurer.

Please call the Helpline to apply to reinstate your cover.

7.4 Cover during approved leave

Where your employer approves a period of leave without pay (including parental leave) and you have agreed and documented a return to work date before you start that leave without pay, your cover will continue as long as premiums continue to be paid.

You will also need to elect to keep your cover in the event your account becomes Inactive, so we do not have to cancel your cover (see section 7.2 'Account inactivity').

For Death (including Terminal Illness) and TPD cover

If you die, are diagnosed with a Terminal Illness or become Totally and Permanently Disabled when you are on leave without pay, then to calculate your benefit amount we will use your amount insured at the date immediately before the Benefit Calculation Date.

7.5 Cover while travelling or working overseas

Working overseas

Your insurance cover will continue as long as:

- You provide details of your overseas arrangements to the Insurer when requested.
- Premiums for your cover continue to be paid.
- Your super account does not become Inactive (unless you make an election to keep cover regardless of your account inactivity).

TPD claims while overseas

If you make a TPD claim, you may have to return to Australia at your own expense for medical treatment or assessment, or the Insurer may require your medical treatment and/or assessment to be equivalent to Australian standards, which may be at your cost. A TPD benefit may not be paid if you do not comply with these requirements.

Other important details while overseas

You need to let us know if you are working overseas permanently or if you no longer intend to work in Australia whilst being a member of your Plan. Keep your contact details up to date by contacting the Helpline so we can provide you with more information about what will happen to your insurance arrangements and other benefits under your Plan.

Your benefits are provided based on the information we hold on file. If your personal details are not up to date, this may result in your insurance cover being cancelled or you incurring premiums for cover you are ineligible to claim on.

Got a question or want to keep, reinstate or cancel your cover?

To help you identify how to access key information explained in this section or perform common transactions with us, refer to the table below. For any other enquiries call the Helpline.

Transactions	Use your personal login at mercersuper.com.au/login	Paper form/written request
Electing to have or keep cover due to inactivity	X	✓
Reinstating cover	X	✓
Cancelling cover	✓	✓

Important

To keep up-to-date with your insurance arrangements, you can login to your personal account at mercersuper.com.au/login to view your insurance cover. You'll also receive regular newsletters, an annual member statement and the *Mercer Super Trust Annual Report (Fund Information Statement)*.

8. How to make a claim

A claim for Death, Terminal Illness or TPD may be made if you die or have an injury or illness.

How to make a claim

If you find yourself in a situation where you need to make an insurance claim, we understand you are already going through a challenging time. Our goal is to make the claims process as easy as possible and to provide support every step of the way.

Getting started

These are typically the key steps involved in making a claim.

1. Contact us

Please contact us at the earliest possible time to let us know you need to make a claim. You'll be given a representative to guide you through the claims process, and they'll stay with you right up until the end of the process.

Call our claims consultants on **1300 008 605** Monday to Friday, 9am-5pm (AEST/AEDT) or visit [mercersuper.com.au](https://www.mercersuper.com.au) for more information.

2. Confirm eligibility

We will ask you to provide us with information about your claim so that we can identify if you are eligible to make an insurance claim.

If we determine that you are not eligible to make an insurance claim, we'll explain this in writing and give you the opportunity to provide more information.

3. Claims pack

A claims pack will be emailed or posted to you within five business days of you notifying us you would like to make a claim. You will need to meet the costs associated with completing the claims pack (including the completion of any forms).

4. Claims assessment

You and your Medical Practitioner(s) must provide the necessary documents and complete all requirements to make a claim.

Once we have received all required documents and claim information, the Insurer will commence their assessment.

Where the Insurer needs further information to assess your claim, the Insurer may pay the cost to obtain this information.

4a. Timing

Each type of claim has a different process. For more details about what's involved, the process and timeframes, please select the relevant guide and/or frequently asked questions (FAQs) on our website at [mercersuper.com.au](https://www.mercersuper.com.au)

4b. Costs

If you are overseas, you may have to return to Australia at your own expense for medical treatment or assessment, or the Insurer may require your medical treatment and assessment to be equivalent to Australian standards. If you are living or travelling overseas you will need to pay the cost of returning to Australia.

The Insurer may, subject to law, consider your claim withdrawn or refuse to pay your claim if you do not meet the Insurer's requirements.

4c. Refunds

We may refund the premiums to your super account either:

- For the period the Insurer identifies you are not eligible to claim for any automatic (default) cover.
- If you make a claim that is accepted and your cover ceases under the terms of the Policy on the date you became eligible to claim.

5. Trustee review

The trustee is committed to ensuring that the Insurer's assessment of your claim is fair and transparent, and that all final claim decisions are fair and reasonable.

We have an independent team who review your claim, and in some cases, may challenge the decision on your behalf with the Insurer.

6. Confirmation

We'll contact you with the outcome of your claim and discuss the next steps with you.

8.1 Key claim conditions for all claims

If you were ineligible when cover commenced and cover was provided in error, no benefits will be payable and any overpaid premiums will be refunded to your super account, unless otherwise agreed between us and the Insurer.

The Insurer reserves the right to require that you return to Australia (at your expense) for claim assessment and examination prior to payment of any Terminal Illness benefit or TPD benefit.

The Insurer also reserves the right to arrange for you to be examined by a Medical Practitioner, at the Insurer's expense, to determine your insurance entitlement.

8.2 What happens if you have multiple insurance policies

If you have cover outside your Plan, you should consider the impacts of having multiple insurance policies (of the same or similar cover) because you may not be able to claim on multiple policies. If you are unsure about what to do about any duplicate cover you may hold, call the Helpline.

Duplicate claims will not be paid where the cause of the duplicated cover is due to administration errors by you or us, whether fraudulent or not. Where an error is identified, the duplicate cover will be cancelled from inception and any insurance premiums paid for the duplicated cover will be refunded to your super account. Your original claim will still be considered and paid when accepted by the Insurer.

Got a question about claims?

Refer to our claims guide at mercersuper.com.au

9. Insurance definitions

This section explains capitalised terms used throughout this Booklet.

Accident

Means bodily injury caused directly and solely by a violent, accidental, external and visible event.

Accidental Death

Means death which is a result of an Accident.

Accidental Total and Permanent Disablement (TPD)

Means TPD which is a result of an Accident.

At Work

Means that you are actively performing all the duties of your usual occupation free from any limitation due to injury or illness and you are not receiving and/or are not entitled to claim income support payments from any source including workers' compensation payments, statutory transport accident payments or disability income payments. If you are absent from work for reasons other than injury or illness, you will be considered to be At Work as long as you are At Work on the day before the first day of your employer approved leave. If you do not meet any of these conditions, you will be considered to be not At Work.

Australian Defence Force (ADF) Super member

Means a member of the Permanent Forces or a continuous full-time Reservist, defined in the Australian Defence Force Superannuation Trust Deed 2015 as a 'serving ADF Super member'.

Australian Resident

For insurance purposes, means you are legally permitted to reside and work for reward in Australia.

Benefit Calculation Date

Means for:

- (a) Death cover, the date of death.
- (b) Terminal illness the date on which the last Medical Practitioner certifies you as terminally ill.
- (c) TPD cover the Date of Disablement.

Refer to section 7.4 'Cover during approved leave' as the Benefit Calculation date may be different based on your leave.

Cognitive Impairment

Means:

- (a) You have suffered a total and permanent deterioration or loss of intellectual capacity that requires you to be under the continuous care and supervision by another adult person for at least 6 consecutive months; and
- (b) It has been clinically observed and evidenced by accepted standardised testing relevant to your condition; and
- (c) At the end of the 6 consecutive month period, you are likely to require permanent ongoing continuous care and supervision by another adult person as certified by a Medical Practitioner which the Insurer requires to be a specialist practicing in the area related to the injury or illness suffered by you.

Cover Expiry Age

Means 11.59pm on the day immediately prior to the age cover ceases as specified in Section 2.2 'Are you eligible for cover'.

Date of Disablement

Means:

- (a) The date that is the first day of the three consecutive month period you have been absent from employment solely due to injury or illness, or
- (b) Where you first become unable to work due to injury or illness while not working or on employer approved unpaid leave, the date you are first unable to work solely due to injury or illness as certified by a Medical Practitioner.

De facto or de facto Relationship

For insurance purposes means a relationship between you and another person (whether of the same sex or different sexes) where you and the other person:

- Are not legally married to each other; and
- Having regard to all the circumstances of your relationship, you and the other person have a relationship as a couple living together on a genuine domestic basis, or such other meaning as set out in the Family Law Act 1975 (Cth).

Exempt Member

You are an Exempt Member when:

- Your Employer pays an additional contribution (in addition to its SG obligations) to pay the cost of your default cover, or
- You are a defined benefit member, or
- You are an Australian Defence Force (ADF) Super member. Additionally, if you are a person who would be an ADF Super member if you had not chosen a fund. You need to tell us if this applies to you.

Gainful Employment

Means employment or self-employment for gain or reward in any business, trade, profession, vocation, calling, occupation, or employment.

Inactive

Means your account has not received a contribution or rollover in a continuous period of 16 months.

Income

Income for the purposes of **Death and TPD cover** means your regular remuneration under the terms of your employment as advised by your Employer.

This includes fringe benefits and may include superannuation contributions, but excludes any commissions, bonuses, investment and interest income unless otherwise agreed to by us.

Medical Care

Means that you must be receiving and following medical treatment or advice reasonably recommended by a Medical Practitioner who has personally assessed you and been provided with full clinical details of your case, and you will continue to be reviewed in these circumstances on at least a monthly basis unless otherwise agreed by the Insurer.

Medical Practitioner or Doctor

Means a person who is registered as such and who is appropriately qualified to treat your injury or illness. The Medical Practitioner cannot be you or a family member, business partner, employee or the employer of yours.

The Insurer may, in their absolute discretion, accept a similarly qualified person who is registered and practicing as a medical practitioner in another country with a similar standard of Medical Care as that in Australia. The Insurer may, in their absolute discretion, seek an independent opinion from a medical practitioner in Australia to review such overseas medical evidence.

For Terminal Illness and TPD claims, where reasonable, the Insurer may require the Medical Practitioner to be a specialist practising in the area related to the injury or illness suffered by you, specifically if the condition is more commonly diagnosed and treated by a specialist.

New Events cover

Means you are only covered for claims arising from an illness which became apparent or an injury which occurred on or after the date your insurance cover started or most recently started under your Plan.

Occupation Classification

Means the Occupation Classification (e.g. Blue Collar) agreed between the Insurer and us and which applies to you.

Occupation Category Factor

Means the factor that applies to an Occupation Classification (e.g. Blue Collar) as agreed with the Insurer and which applies to you.

Spouse

Spouse means:

- (a) A party to a marriage; or
- (b) A party to a de facto relationship.

Terminal Illness

Means:

- Two Medical Practitioners have certified, jointly or separately, that an illness has caused a reduction in your life expectancy to 24 months or less and the Insurer agrees (based on medical evidence provided by your Medical Practitioners), that you suffer from an illness that is likely to result in your death within a period (the certification period) that ends not more than 24 months after the date of the certification, regardless of any treatment that might be undertaken, and
- At least one of the Medical Practitioners is a specialist practicing in an area related to the illness suffered by you, and
- For each of the certifications, the certification period has not ended.

The illness resulting in the Terminal Illness must occur, and the date any Medical Practitioner certifies you as being terminally ill, must take place while you are covered under your Plan.

Terminally ill

Has a corresponding meaning to Terminal Illness.

Total and Permanent Disablement (TPD)

Means you:

- (a) Are under the care and following the advice of a Medical Practitioner, and
- (b) In the opinion of the Insurer, have become incapacitated due to ill-health (whether physical or mental) to such an extent that makes it unlikely that you will ever engage in or work for reward in any occupation or work for which you are reasonably qualified by education, training or experience, and
- (c) You have not worked in any capacity for at least three consecutive months since the Date of Disablement solely due to injury or illness or you have suffered a Specified Medical Condition.

Totally and Permanently Disabled

Has a corresponding meaning to Total and Permanent Disablement (TPD).

Underwriting terms

Means any special conditions (such as an exclusion, restriction or premium loading) where the Insurer has agreed to provide you, or increase your, cover after completion of the underwriting process as set out in section 3.1 'Underwritten cover'.

Voluntary cover

For **Death and TPD** cover includes:

- Life Events cover
- Transferred cover
- Any amount insured you elect that requires underwriting (underwritten cover), or
- Any amount insured that is agreed to be Voluntary cover between the Insurer and us.

Specified Medical Conditions

Alzheimer's disease or other dementias means the diagnosis of dementia (including Alzheimer's disease) as confirmed by a consultant neurologist or geriatrician resulting in significant Cognitive Impairment. Significant Cognitive Impairment means deterioration in your mini-mental state examination scores, or equivalent thereof, scores to 20 or less.

Blindness means that as a result of disease or accident and certified by an ophthalmologist, the:

- (a) Visual acuity on the Snellen Scale after correction by suitable lenses is less than 6/60 in both eyes, or
- (b) Field of vision is constricted to 20 degrees or less of arc around central fixation in the better eye irrespective of corrected visual activity (equivalent to 1/100 white test object), or
- (c) Combination of visual defects results in the same degree of vision impairment as that occurring in (a) or (b) above.

Cardiomyopathy means impairment of the ventricular function of variable aetiology resulting in significant and irreversible physical impairment to the degree of at least Class III of the New York Heart Association classification of cardiac impairment.

The New York Heart Association classifications are:

Class I – no limitation of physical activity, no symptoms with ordinary physical activity.

Class II – slight limitation of physical activity, symptoms occur with ordinary physical activity.

Class III – marked limitation of physical activity and comfortable at rest, symptoms occur with less than ordinary physical activity.

Class IV – symptoms with any physical activity and may occur at rest, symptoms increased in severity with any physical activity.

Chronic lung disease means end stage respiratory failure requiring continuous and permanent oxygen therapy and is confirmed by a specialist Medical Practitioner, excluding intermittent oxygen therapy.

Diplegia means the total and permanent loss of the use of both sides of the body due to injury or sickness.

Hemiplegia means the total and permanent loss of the use of one side of the body due to injury or sickness.

Loss of hearing means complete and irrecoverable loss of hearing, both natural and assisted, from both ears as a result of injury or illness, as certified by an appropriate specialist Medical Practitioner.

Loss of limb and/or sight means you have suffered an injury or illness which first became apparent while you were insured in this Plan and as a result of the injury or illness has suffered the total and irrecoverable loss of (or total loss of the use of):

- (a) Both hands, or
- (b) Both feet, or
- (c) One hand and one foot, or
- (d) The sight of both eyes, or
- (e) One hand and the sight in one eye, or
- (f) One foot and the sight in one eye.

where the loss of sight means to the extent that the visual acuity is 6/60 or less, or to the extent that the visual field is reduced to 20 degrees or less of arc.

Loss of speech means the complete and irrecoverable loss of the ability to speak as a result of injury or illness which must be established and the diagnosis reaffirmed after a continuous period of three months of such loss by an appropriate specialist Medical Practitioner.

Major head injury means an accidental head injury resulting in permanent neurological deficit, resulting in you either:

- (a) Being totally and permanently unable to perform any one of the 'Activities of Daily Living' listed below, without assistance from another person:
 - bathing/showering
 - dressing/undressing
 - eating/drinking
 - using the toilet to maintain personal hygiene
 - getting in and out of bed, a chair, a wheelchair or moving from place to place by walking, a wheelchair or with a walking aid, or
- (b) Suffering at least a 25% impairment of whole person function as defined in Guides to the Evaluation of Permanent Impairment 5th edition, American Medical Association.

Diagnosis must be confirmed by a consultant neurologist.

Motor neurone disease means unequivocal diagnosis of motor neurone disease by a consultant neurologist and confirmed by neurological investigations.

Multiple sclerosis means the unequivocal diagnosis of multiple sclerosis confirmed by a consultant neurologist.

Muscular dystrophy means the unequivocal diagnosis of muscular dystrophy, confirmed by a consultant neurologist.

Paraplegia means the total and permanent loss of function of the lower limbs due to spinal cord injury or disease, or brain injury or disease.

Parkinson's disease means an unequivocal diagnosis of idiopathic Parkinson's disease as confirmed by a consultant neurologist. All other types of Parkinsonism are excluded (for example, secondary to medication).

Pulmonary arterial hypertension (primary) means primary pulmonary hypertension associated with right ventricular enlargement established by cardiac catheterisation, resulting in significant irreversible physical impairment of at least Class III of the New York Heart Association classification of cardiac impairment.

Pulmonary Hypertension in association with chronic lung disease is specifically excluded.

Other forms of hypertension (involving increased blood pressure) are specifically excluded.

The New York Heart Association classifications are:

Class I – no limitation of physical activity, no symptoms with ordinary physical activity.

Class II – slight limitation of physical activity, symptoms occur with ordinary physical activity.

Class III – marked limitation of physical activity and comfortable at rest, symptoms occur with less than ordinary physical activity.

Class IV - symptoms with any physical activity and may occur at rest, symptoms increased in severity with any physical activity.

Quadriplegia means the total and permanent loss of use of the upper and lower limbs due to spinal cord injury or disease.

Tetraplegia means the total and permanent loss of use of the upper and lower limbs due to spinal cord injury or disease.

Appendix A

The following sections contain the tables which are used to calculate your insurance premiums.

A.1 Estimating the cost of your insurance

The following sections contain the information used to calculate the amounts insured and the cost of your insurance cover.

A.2 Death only and TPD cover premium rates

Table 1 shows the annual premium rate (cost) for every \$1,000 insured of Death only and TPD cover. These premium rates include stamp duty and an insurance administration fee of 15% (inclusive of GST).

Table 1: Annual premium rates per \$1,000 of insured Death only cover and TPD cover

Age	Annual premium rate per \$1,000 of insured cover (\$)			
	Death cover		TPD cover	
	Male	Female	Male	Female
14	0.2683	0.1279	0.1052	0.0755
15	0.2683	0.1279	0.1052	0.0755
16	0.3113	0.1439	0.1052	0.0755
17	0.3333	0.1483	0.1402	0.1004
18	0.3266	0.1784	0.1928	0.1383
19	0.4290	0.2046	0.1928	0.1383
20	0.4453	0.2046	0.1928	0.1383
21	0.4618	0.2046	0.1757	0.1257
22	0.4636	0.1983	0.1757	0.1257
23	0.4336	0.1855	0.1584	0.1132
24	0.4330	0.1791	0.1579	0.1132
25	0.4023	0.1663	0.1579	0.1132
26	0.4165	0.1996	0.1584	0.1132
27	0.4424	0.2495	0.1582	0.1257
28	0.4563	0.2993	0.1751	0.1397
29	0.4564	0.3243	0.1751	0.1397
30	0.4955	0.3759	0.1726	0.1538
31	0.5131	0.3895	0.1722	0.1605
32	0.5131	0.3895	0.1895	0.1844
33	0.5131	0.3895	0.2264	0.2177
34	0.5485	0.4164	0.2439	0.2346
35	0.5485	0.4164	0.2615	0.2515
36	0.566	0.4297	0.3155	0.3016
37	0.6192	0.4700	0.3506	0.3351
38	0.6370	0.4836	0.4030	0.3855

39	0.6899	0.5238	0.4384	0.4190
40	0.7770	0.5712	0.4905	0.4320
41	0.8300	0.6100	0.5780	0.5092
42	0.9359	0.6880	0.6131	0.5402
43	1.0069	0.7398	0.7356	0.6482
44	1.0175	0.7918	0.7910	0.7406
45	1.1404	0.8697	0.9546	0.8796
46	1.2723	0.9605	1.1353	1.0184
47	1.3857	1.0463	1.3457	1.1822
48	1.5056	1.1366	1.5379	1.3510
49	1.6424	1.2398	1.7626	1.5020
50	1.8035	1.3615	1.8085	1.5411
51	1.9690	1.4865	2.0100	1.7130
52	2.0749	1.5664	2.3399	1.9939
53	2.2019	1.7378	2.5684	2.2880
54	2.4191	1.9091	2.9700	2.6459
55	2.6980	2.1295	3.4579	3.0805
56	2.8712	2.3740	3.8485	3.5918
57	3.0448	2.6433	4.3045	4.2182
58	3.3972	2.9493	5.0279	4.9270
59	3.7108	3.2217	5.7755	5.6597
60	3.7938	3.2938	6.0608	5.9392
61	3.9978	3.4709	6.6580	6.5248
62	4.4325	3.8484	7.6608	7.5072
63	4.9460	4.2940	8.6013	8.4290
64	5.4664	4.7459	9.8126	9.6159
65	5.9486	5.1645	10.5315	10.3204
66	6.4591	5.6076	11.2913	11.065
67	6.9748	6.0553	12.0292	11.7879
68	7.5583	6.5620	12.8224	12.5655
69	8.1642	7.0882	13.6431	13.3695
70	N/A	N/A	N/A	N/A

Table 2: Occupation Category Factors

Your occupation is one of the factors that determines the cost of your cover. To find out how your occupation is classified, refer to the full occupation listing in the *Occupation Rating Guide*, available at mercersuper.com.au/pds.

If you change occupations, you must let us know, as this affects the cost of your cover.

Occupation Classification	Occupation Category Factor	
	Death cover	TPD cover
Professional	0.9	0.9
White Collar	1.0	1.0
Light Blue Collar	1.2	1.6
Blue Collar	1.5	2.0
Heavy Blue Collar	1.9	3.5
Special Risk	3.64	5.6

How to calculate the cost of Death only or Death and TPD cover

The annual cost is:

The amount insured divided by 1,000.

This is then multiplied by your Occupation Category Factor and the premium rate (cost) that applies to your age and gender.

To get the monthly cost, divide the annual cost by 12.

Insurance cover calculations

Example 1

Male, Light Blue Collar worker, age 34 with \$200,000 Death only cover	
	Death cover
Amount of cover	\$200,000
Annual cost per \$1,000 of cover (see Table 1)	\$0.5485
Occupation Category Factor (see Table 2)	1.2
Annual cost	$\$200,000 / \$1,000 \times \$0.5485 \times 1.2$ = \$131.64
Monthly cost	$\$131.64 / 12$ = \$10.97

Example 2

Female, Light Blue Collar worker, age 45 with \$300,000 Death cover and \$200,000 TPD cover		
	Death cover	TPD cover
Amount of cover	\$300,000	\$200,000
Annual cost per \$1,000 of cover (see Table 1)	\$0.8697	\$0.8796
Occupation Category Factor (see Table 2)	1.2	1.6
Annual cost	$\$300,000 / \$1,000 \times \$0.8697 \times 1.2$ = \$313.09	$\$200,000 / \$1,000 \times \$0.8796 \times 1.6$ = \$281.47
Monthly cost	$= \$313.09 / 12$ = \$26.09	$= \$281.47 / 12$ = \$23.46

How to contact us

Phone

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.

We can help you in a number of languages, simply ask for a translator when you call.

Online

mercERSUPER.COM.AU

Our website is available 24 hours per day, seven days per week. However, the website may not be available when we need to carry out scheduled updates or maintenance. If, for any reason, our online services are not available, you may call the Helpline for assistance. If our online services are not available, we are not responsible for any loss because you were unable to perform transactions during that time.

Mail

Mercer Super Trust
GPO Box 4303
Melbourne VIC 3001

Please include your Plan name and your member number when writing to us.

Privacy

We collect, use and disclose personal information about you in order to manage your super benefits and give you information about your super. Our Privacy Policy outlines the type of information we keep about you and how we, and any organisations we appoint to provide services on our behalf, will use this information. If you do not provide the personal information requested, we may not be able to manage your super. You can read our Privacy Policy online at mercERSUPER.COM.AU/privacy or you can obtain a copy by calling the Helpline.

The Privacy Policy also includes details about how you may lodge a complaint about the way we have dealt with your information and how we will handle that complaint.

AIA Privacy

Your privacy is important to the Insurer. By becoming a member, or otherwise interacting or continuing your relationship with the Insurer directly or via a representative or intermediary, you confirm that you agree and consent to the collection, use (including holding and storage), disclosure and handling of personal and sensitive information in the manner described in the AIA Australia Group Privacy Policy on the Insurer's website (aia.com.au/en/privacy-policy) as updated from time to time (AIA Australia Group Privacy Policy).

Keep your contact details up to date

We can only send you information if we have your current contact details. You can update your details by logging in at mercERSUPER.COM.AU/login or by calling the Helpline.

If the law permits, we may send member communications to you electronically (including member statements and significant event notices) by:

- Email, and/or
- SMS, and/or
- A link to a website so you can download them.

We can also post any documents to you. When you receive your personal login details, simply update your communication preferences online under 'My details' or call the Helpline.
