

# Mercer Business Super

30 April 2026  
Product Disclosure Statement

Family category

## Contents

1. About Mercer Business Super.....	2
2. How super works.....	2
3. Benefits of investing with Mercer Business Super.....	2
4. Risks of super.....	3
5. How we invest your money.....	3
6. Fees and costs.....	5
7. How super is taxed.....	6
8. Insurance in your super.....	7
9. How to open an account.....	8

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- Mercer Outsourcing (Australia) Pty Ltd (MOAPL) ABN 83 068 908 912 AFSL #411980.
  - Mercer Investments (Australia) Limited (MIAL) ABN 66 008 612 397 AFSL #244385.
  - Mercer Financial Advice (Australia) Pty Ltd (MFAAPL) ABN 76 153 168 293 AFSL #411766.
  - Mercer Consulting (Australia) Pty Ltd (MCAPL) ABN 55 153 168 140 AFSL #411770.
  - AIA Australia Limited (AIA) ABN 79 004 837 861 AFSL #230043.
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This *Product Disclosure Statement* (PDS) is a summary of significant information, being the main features of Mercer Business Super – Family category (your Plan) in the Corporate Superannuation Division (CSD) of the Mercer Super Trust (Mercer Super). It includes a number of references to important information in a series of incorporated booklets applicable to your Plan, each of which forms part of this PDS. These booklets are the:

- *How Your Super Works* booklet
- *Insurance* booklet
- *Occupation Rating Guide*
- *Investments* booklet
- *Sustainable Investment Information* booklet.

You should read and consider the information in this PDS and the incorporated 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 incorporated booklets that are part of it, may change from time to time and if the change is not materially adverse, will be made available online at [mercersuper.com.au/pds](https://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 incorporated booklets that are part of this PDS at [mercersuper.com.au/pds](https://mercersuper.com.au/pds) or by calling the Helpline.

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](https://mercersuper.com.au/TMD).

Mercer Business Super Unique Superannuation Identifier (USI): 19 905 422 981 708

# 1. About Mercer Business Super

At Mercer Super, everything we do is centred around driving better outcomes for each and every one of our more than 1 million members. Our strategy focuses on empowering you with the tools and support you need throughout your path to and through retirement. With 75 years' experience, we're backed by Mercer, a locally led, global expert in retirement and investments. Our local know-how and global expertise are put to work for you, with 3,000 investment experts seeking out opportunities in Australia and around the world.

**Make your super count with Mercer Super.**

## With you for your super journey

On joining your Plan, you will be a member of the Mercer Business Super Plan in the CSD of Mercer Super. Mercer Super is a registered superannuation fund made up of the CSD, a Retail Division and an Allocated Pension Division.

Family category member means someone who is in a Family Relationship with:

- A linked Mercer Business Super member, or
- An existing Mercer Business Super - Family category member (existing eligible Family category member).

To be eligible to join the Mercer Business Super - Family category, you must be:

- A spouse (including a de facto spouse), child (including an adopted child, a stepchild and an ex-nuptial child), parent, sibling, grandparent, grandchild, father/mother-in-law, brother/sister-in-law, son/daughter-in-law of; or
- Someone who is in an Interdependency Relationship, as defined in the superannuation legislation, with

a Mercer Business Super member, or an existing eligible Family category member who holds an active account with Mercer Super.

Mercer Super offers a broad 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, Select-your-own and Mercer Direct.

Further information on investment options can be found in section 5 'How we invest your money'.

At [mercersuper.com.au/documents](https://mercersuper.com.au/documents) you can find:

- The product dashboard for each MySuper product and choice product (where required) in Mercer Super
- Trustee and executive remuneration disclosure for Mercer Super 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 Business Super - Family category is not your 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](https://moneysmart.gov.au) for more information.

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You should read the important information about contributions and payment of benefits before making a decision. Go to [mercersuper.com.au/pds](https://mercersuper.com.au/pds) and read the 'Contributions' section in the *How Your Super Works* booklet. The material relating to contributions and payment of benefits in your Plan may change between the time you read this PDS and the day when you acquire the product.

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# 3. Benefits of investing with Mercer Business Super

As a Mercer Super member, you benefit from:

- **24/7 online access:** Manage your account anytime, anywhere.
- **Dedicated support:** Assistance from our Australian-based Helpline team.
- **Limited financial advice and support tools:** Access to financial advice about your Mercer Super account and support tools at no additional cost.
- **Continuous learning:** Anytime access to our online educational webinars.
- **Retirement planning:** Access our Retirement Income Simulator to understand how much income you're on track to receive when you retire and estimate how long your super may last.

*With simple solutions, accessible advice and flexible investments, Mercer Super is here to help you make your super count.*

## 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 your Plan.

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You should read the important information about the significant features and benefits of your Plan, and receiving your benefits, before making a decision. Go to [mercersuper.com.au/pds](https://mercersuper.com.au/pds) and read the *How Your Super Works* booklet. The material relating to significant features and benefits of your Plan, and receiving your benefits, may change between the time you read this PDS and the day when you acquire the product.

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## 4. Risks of super

All investments, including super, carry some risk.

### Investment risk

Investment risk is the possibility of losing money or not achieving the expected investment return due to various factors such as market volatility, economic conditions, and investment manager performance. Taxes, fees and costs, and low or negative investment returns can also have an impact on investment risk in super. Each investment option has 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 *Investments* booklet 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.
- There are also risks with insurance in your account, including if insurance fees are deducted from your account, they will, like other fees, reduce your final super benefit. Additionally, insurance fees, terms and conditions may change in the future.

### 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](https://mercersuper.com.au/pds) and read the 'Understanding investment risks' section in the *Investments* booklet. 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 a range of investment options that you can choose from.

If you don't make an investment choice, the trustee won't be able to accept your application for membership of your Plan.

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

- **Ready-made investment options** — these options combine a mix of asset classes and management styles to target the stated investment objective. The Ready-made options include Mercer SmartPath.
- **Select-your-own investment options** — these options allow you to blend investment options to suit your specific needs.
- **Mercer Direct** — this option allows you to choose your own portfolio from a range of shares, term deposits and exchange traded funds.

Details about the Mercer Growth investment option are provided in this section. Please refer to the *Investments* booklet for information about all the available investment options.

For investment performance go to [mercersuper.com.au/performance](https://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.

### 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 *Investments* booklet for more information about the Standard Risk Measure.

#### Minimum suggested timeframe

Seven years

#### Asset allocation and asset classes

Asset allocation	Total %	Range %
Growth assets	75	55-95
Defensive assets	25	5-45

Asset class	Strategic Asset Allocation %	Range %
Australian Shares	27.0	15-45
International Shares	29.5	15-45
Real Assets	17.5	0-40
Alternative Assets	4.0	0-15
Growth Fixed Interest	12.0	0-20
Defensive Fixed Interest and Cash	10.0	0-25

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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 [mercersuper.com.au/pds](https://mercersuper.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.

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## 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](http://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 Business Super - Family category are not subject to negotiation and are as outlined in this section of this PDS and the *How Your Super Works* booklet.

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 Business Super — Mercer Growth investment option		
Type of fee or cost	Amount	How and when paid
<b>Ongoing annual fees and costs<sup>1</sup></b>		
<b>Administration fees and costs</b>	<ul style="list-style-type: none"> <li>0.15% p.a. asset-based administration fee, applied on the first \$500,000 of your super account balance and 0.00% p.a. on your super account balance over \$500,000.</li> </ul>	Generally calculated and deducted daily when unit prices are determined, reducing investment returns of the investment option.
	<ul style="list-style-type: none"> <li>Plus 0.08% p.a. of your super account balance as an estimated expense allowance<sup>2</sup>.</li> </ul>	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"> <li>Plus an estimated 0.03% p.a. of Mercer Super assets as other administration costs.</li> </ul>	Deducted from the member reserve. This cost is not charged directly to your super account but will reduce the member reserve balance held by Mercer Super.
<b>Investment fees and costs<sup>3,4</sup></b>	Estimated to be 0.68% p.a. of your super account balance.	Generally calculated and deducted daily when unit prices are determined, reducing investment returns of the investment option.
	Plus an estimated 0.00% p.a. of Mercer Super 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 Mercer Super.
<b>Transaction costs<sup>4</sup></b>	Estimated to be 0.07% p.a. of your super account balance.	Generally calculated and deducted daily when unit prices are determined, reducing investment returns of the investment option.
<b>Member activity related fees and costs</b>		
<b>Buy-sell spread</b>	Nil.	Not applicable.
<b>Switching fee</b>	Nil.	Not applicable.
<b>Other fees and costs<sup>5</sup></b>	We may apply other fees and costs which include family law fees, advice fees (for personal advice which may be negotiable) and insurance fees.	

<sup>1</sup> 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.

<sup>2</sup> The estimated expense allowance varies from year to year and reflects the actual expenses incurred. We estimate that the ongoing expense allowance will be approximately 0.08% p.a. of your super account balance.

- 3 Investment fees and costs includes an amount of 0.06% 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 *How Your Super Works* booklet.
- 4 Investment costs and transaction costs are based on the financial year ending 30 June 2025. The actual amounts 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 *How Your Super Works* booklet.
- 5 See 'Additional explanation of fees and costs' in the 'Fees and other costs' section of the *How Your Super Works* booklet.

**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	0.26%	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment <b>\$130</b> in administration fees and costs.
<b>PLUS</b> Investment fees and costs	0.68%	<b>And</b> , you will be charged or have deducted from your investment <b>\$340</b> in investment fees and costs.
<b>PLUS</b> Transaction costs	0.07%	<b>And</b> , you will be charged or have deducted from your investment <b>\$35</b> in transaction costs.
<b>EQUALS</b> 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 <b>\$505</b> 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 *How Your Super Works* booklet for information about the fees and costs for all the available investment options.

### Fee changes

Some fees are indexed annually on 1 January each year (refer to 'Fee changes' under 'Additional explanation of fees and costs' in the 'Fees and other costs' section of the *How Your Super Works* booklet). 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](http://mercersuper.com.au/pds) and read the *How Your Super Works* booklet.

The material relating to fees and costs in your Plan 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 that 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 more than \$250,000 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, although tax may be payable on some death and Income Protection benefits and FHSSS releases. Withholding tax is deducted from your super benefit before it is paid to you, where applicable. 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](https://mercERSUPER.COM.AU/pds) and read the *How Your Super Works* booklet. 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

Our insurance cover is designed to provide financial support to you and your beneficiaries. If eligible, you may be provided with:

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

### Type of cover

You can generally apply for this cover as:

- Underwritten cover – Apply for a nominated amount of underwritten cover at any time.
- Transferred cover – Transfer your existing Death Only or Death and TPD cover in another super fund or insurance policy.

Your Insurance booklet contains more specific information about the insurance available in your Plan, including:

- The types, amount and costs of insurance cover
- Eligibility requirements for insurance cover
- How to apply for cover.

### Cost of cover

There are costs associated with insurance cover based on several factors (where applicable) including but not limited to:

- Your age
- Your gender
- Your occupation category
- The type and amount of insurance cover provided
- For Voluntary Insurance cover, your health and lifestyle information.

Once you're eligible for cover to start, you will pay for the cost of your cover. The cost of your cover will be deducted monthly from your super account unless you cancel your cover. See the *Insurance* booklet for details.

### Estimated range – cost of insurance cover

The following table shows the estimated range of costs for all insurance cover types. Insurance premiums are inclusive of stamp duty. The cost of insurance cover for your Plan is set out in the applicable *Insurance* booklet.

An Occupation Category Factor (factor) may be used to determine the cost of your insurance cover. Refer to the applicable *Insurance* booklet for more details. The range of costs shown in the following table uses the white collar occupation category factor of 1.0.

Annual rates per \$1,000 of cover				
Type of insurance cover	Male		Female	
	From	To	From	To
Death	\$0.2683	\$8.1642	\$0.1279	\$7.0882
TPD	\$0.1052	\$13.6431	\$0.0755	\$13.3695

The table above shows the range of the cost of cover per \$1,000 insured cover.

For more information about how to estimate your cost of insurance cover, refer to the 'Cost of cover' section in the applicable *Insurance* booklet.

## Applying for, changing or cancelling cover

You can generally apply to change or cancel your insurance cover at any time.

When applying for or increasing your cover (Voluntary cover), the insurer will require you to undergo underwriting which means you'll need to provide satisfactory evidence of good health, income details and other evidence before they provide or increase your insurance cover.

Information about underwriting and your Plan's insurance terms, conditions and exclusions can be found in the *Insurance* booklet applicable to your Plan.

For more information see 'Applying for or changing your cover' in the *Insurance* booklet.

To apply for, change or cancel your insurance cover go to [mercERSUPER.COM.AU/login](https://mercERSUPER.COM.AU/login) and sign in using your personal login or contact the Helpline for the relevant forms.

### Automatic cancellation of cover

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 have or maintain your insurance cover.

#### Warning:

#### Voluntary cover

The *Insurance* booklet contains important information about Voluntary insurance including:

- How to apply for Voluntary cover
- The type and amount of Voluntary cover available
- Your eligibility for, changing and cancelling Voluntary cover
- The applicable conditions and exclusions and cost of Voluntary cover
- Other significant matters in relation to this Voluntary cover.

You should read this information before deciding whether Voluntary cover 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](https://mercERSUPER.COM.AU/pds) and read the *Insurance* booklet applicable to your Plan. The material relating to your 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 Business Super – Family category by completing the *Application Form to join Mercer Business Super – Family category* (Application Form) available at [mercersuper.com.au/pds](https://mercersuper.com.au/pds) and returning it to us.

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

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

Go to [mercersuper.com.au/pds](https://mercersuper.com.au/pds) or call the Helpline for:

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

### Cooling off — Eligible members

You have 14 days after you commence your membership in Mercer Business Super during which you can write to the trustee and cancel your membership. This is called the cooling off period.

Refer to the 'Cooling off' section in the *How Your Super Works* booklet for more information

### 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@mercer.com](mailto:MSALCustomer.Complaints@mercer.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](https://afca.org.au) or on **1800 931 678**.

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You should read the important information about enquiries or complaints before making a decision. Go to [mercersuper.com.au/pds](https://mercersuper.com.au/pds) and read the *How Your Super Works* booklet.

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

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