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This Product Disclosure Statement (PDS) is a summary of the main features of the Individual Section of the Mercer SmartSuper Plan (your Plan) in the Corporate Superannuation Division (CSD) of the Mercer Super Trust. It includes references to important information in a series of booklets that are part of this PDS. These booklets are the How Your Super Works booklet, the Insurance booklet and the Investments booklet.

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

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

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

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

1. About the Mercer SmartSuper Plan

Your Plan is part of the CSD in the Mercer Super Trust.

The Mercer Super Trust is a registered superannuation fund made up of a CSD, a Personal Superannuation Division, a Retail Division and an Allocated Pension Division.

The trustee of the Mercer Super Trust uses the Individual Section of the Mercer SmartSuper Plan:

- as a means to continue to provide super for members who have been automatically transferred from an employer plan in the CSD, and
- for members who join directly (meaning you did not first join the Mercer Super Trust as part of an employer plan in the CSD).

Mercer SmartPath® MySuper authorisation number 19905422981252 is the MySuper product for your Plan.

You can choose from a wide range of investment options that may include:

- Ready-made investment options
- Select-your-own investment options, and/or
- a Mercer Direct investment option.

Refer to the Investments booklet for more information about these investment options.

At mercersuper.com/documents you can also find:

- the product dashboard for each MySuper product and choice product (where required) in the Mercer Super Trust, and
- each trustee and executive remuneration disclosure for the Mercer Super Trust and any other documents that must be disclosed under the Superannuation Industry (Supervision) Regulations 1994 (Cth).

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 to a super fund for you. This is called a Superannuation Guarantee (SG) contribution. Generally, you can choose which super fund you’d like your employer to make these contributions to (which is called “Exercising Choice”). You can also make your own extra contributions.

Your employer will pay contributions to its selected default fund if you don’t Exercise Choice.

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

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

You should read the important information about contributions and payment of benefits in the ‘Contributions’ section of the How Your Super Works booklet before making any decision about your super. Go to mercersuper.com/documents for a copy of this 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 you acquire this product.
3. Benefits of investing with the Mercer SmartSuper Plan

As a member of your Plan within the Mercer Super Trust, you are part of one of the largest superannuation master trusts in Australia and enjoy benefits like:

- a diverse range of investment options
- online access to your super details
- access to financial planning tools at mercersuper.com
- member communications and investment updates
- a helpline to answer many of your questions about your super, and
- limited free financial advice.

You should read the important information about the significant features and benefits of your Plan in the How Your Super Works booklet before making any decision about your super. Go to mercersuper.com/documents for a copy of the How Your Super Works booklet.

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

Receiving your benefits

Your benefit amount is equal to your super account balance. If you have insurance cover, you may receive an insured amount. If you are assessed as Totally and Permanently Disabled (TPD) or you die (including Terminal Illness) and the insurer pays your insured amount to your Plan.

You can request that your benefit be transferred to another superannuation fund at any time, or access your super as a cash payment in part or whole, if you meet certain requirements under superannuation legislation. When you reach preservation age, you may also choose to transfer part or all of your benefit to the Allocated Pension Division of the Mercer Super Trust – if you meet certain requirements under superannuation legislation.

You should read the important information about ‘Receiving your benefits’ in the How Your Super Works booklet at mercersuper.com/documents. This booklet also contains important information about fees and costs and insurance cover.

The material relating to receiving your benefits and the fees and costs and insurance cover may change between the time you read this PDS and the day you acquire this product.

4. Risks of super

All investments, including super, carry some risk.

Investment risk

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

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

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

Some of the types of investment risks in your Plan may include:

- Counterparty risk – a counterparty does not meet its contractual obligations
- Credit risk – a debt issuer may default on payment of interest or principal
- Currency risk – overseas investments lose value as a result of a rising Australian dollar
- Inflation risk – an investment may fail to maintain its purchasing power due to increases in the price of goods and services
- Market risk – adverse moves in financial markets negatively affect the value of an investment
- Political risk – domestic and international political events could negatively impact the value of an investment.

Other risks

Other important risks that may affect your super include:

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

How risk affects you

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

You should read the important information about investment risks in the ‘Understanding Investment Risks’ section of the Investments booklet before making any decision about your super. Go to mercersuper.com/documents for a copy of this booklet.

The material relating to understanding investment risk may change between the time you read this PDS and the day you acquire this product.
5. How we invest your money

You can choose from a diverse range of investment options to help meet your needs. This gives you the flexibility to tailor your investment strategy, if you choose.

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

- **Ready-made** investment options, which combine a mix of asset classes and investment management styles to target a stated investment objective. The ready-made options include Mercer SmartPath.
- **Select-your-own** investment options, which offer flexibility to blend investment options to more specific investment objectives, and Mercer Direct, which allows you to choose your own portfolio from a range of shares, term deposits and exchange traded funds.

Refer to the Investments booklet for more information about these investment options.

If you’ve been automatically transferred to the Mercer SmartSuper Plan - Individual Section from an employer plan in the CSD, please refer to ‘How to choose your investments’ in the Investments booklet for details on how your super will be invested on transfer.

For all other members, if you don’t make a choice, we will invest your super in the default investment option, Mercer SmartPath, which is also the MySuper product for the Individual Section of the Mercer SmartSuper Plan.

**Warning:** When choosing a MySuper product or another investment option you must consider the likely return and risks of the investment option and your investment timeframe.

### About Mercer SmartPath

**Description**

The Mercer SmartPath investment option takes a whole of life approach to investing your super. This means we actively manage your investment in Mercer SmartPath to help ensure your asset mix is in line with your life stage, based on your age.

Find out more about Mercer SmartPath in the Investments booklet.

**Objective**

To achieve a return (after tax and investment fees) that exceeds Consumer Price Index (CPI) increases by at least the additional target return over rolling periods equal to the minimum suggested timeframe (as shown below).

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional Target Return over CPI increases (% per annum)</td>
<td>2.0</td>
<td>2.50</td>
<td>3.25</td>
<td>3.75</td>
<td>4.25</td>
<td>4.50</td>
</tr>
<tr>
<td>Minimum suggested timeframe (years)</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Growth assets target (%)</td>
<td>50</td>
<td>58</td>
<td>68</td>
<td>78</td>
<td>88</td>
<td>90</td>
</tr>
<tr>
<td>Growth assets range (%)</td>
<td>30–70</td>
<td>40–80</td>
<td>50–90</td>
<td>60–100</td>
<td>70–100</td>
<td>70–100</td>
</tr>
<tr>
<td>Defensive assets target (%)</td>
<td>50</td>
<td>42</td>
<td>32</td>
<td>22</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>Defensive assets range (%)</td>
<td>30–70</td>
<td>20–60</td>
<td>10–50</td>
<td>0–40</td>
<td>0–30</td>
<td>0–30</td>
</tr>
<tr>
<td>Standard Risk Measure*</td>
<td>Medium</td>
<td>Medium to high</td>
<td>Medium to high</td>
<td>High</td>
<td>High</td>
<td>High</td>
</tr>
<tr>
<td>Asset Class ranges (%)</td>
<td>Australian Shares</td>
<td>0–30</td>
<td>5–35</td>
<td>10–40</td>
<td>15–45</td>
<td>20–50</td>
</tr>
<tr>
<td></td>
<td>Real Assets</td>
<td>0–30</td>
<td>0–30</td>
<td>0–35</td>
<td>0–35</td>
<td>0–35</td>
</tr>
<tr>
<td></td>
<td>Alternative Assets</td>
<td>0–20</td>
<td>0–20</td>
<td>0–15</td>
<td>0–15</td>
<td>0–15</td>
</tr>
<tr>
<td></td>
<td>Growth Fixed Interest</td>
<td>0–20</td>
<td>0–20</td>
<td>0–20</td>
<td>0–15</td>
<td>0–15</td>
</tr>
<tr>
<td></td>
<td>Defensive Fixed Interest and Cash</td>
<td>20–50</td>
<td>15–45</td>
<td>5–35</td>
<td>0–25</td>
<td>0–15</td>
</tr>
</tbody>
</table>

**Notes to table**

The details in the table above for each path are effective at 1 January 2020. Growth assets will gradually reduce for those born between 1954 and 1973 as members in each path get older. The strategic allocation for each asset class is set out in the Investments booklet.

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

*The references ‘Born prior to 1954’ include the following paths – Born prior to 1929, Born 1929 to 1933, Born 1934 to 1938, Born 1939 to 1943, Born 1944 to 1948 and Born 1949 to 1953.


You should read the important information about how we invest your money in the Investments booklet before making any decision about your super.

This tells you about:

- your Plan’s investment options
- how to change your investment options (called switching investment options)
- how we change investment options, and
- the extent to which Environmental, Social and Corporate Governance (ESG) factors are taken into account for the Mercer investment options and the extent to which ESG and ethical considerations are taken into account for the Mercer Socially Responsible investment options (see ‘Sustainable Investment and ESG Considerations’).

Go to mercersuper.com/documents for a copy of the Investments booklet. The material relating to how we invest your money may change between the time you read this PDS and the day you acquire this product.
6. Fees and costs

Did you know?
Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from $100,000 to $80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

†The above text is prescribed by Australian law but does not apply to the Individual Section of the Mercer SmartSuper Plan. Our fees are non-negotiable.

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) website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

The table below shows the fees and other costs that you may be charged in your Plan in the Mercer Super Trust for the Mercer SmartPath investment option, which is the MySuper product for your Plan. We may deduct these fees and other costs from your super account balance, from your investment returns or from the Mercer Super Trust as a whole. We may charge other fees, such as activity fees for personal advice and insurance fees but these will depend on the nature of the activity, advice or insurance that you have chosen or applicable to your Plan. Entry and exit fees cannot be charged. You can use the information in the table to compare costs between different superannuation products.

Mercer SmartPath investment option

<table>
<thead>
<tr>
<th>Type of fee or cost</th>
<th>Amount</th>
<th>How and when paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment fee†</td>
<td></td>
<td>Generally calculated and deducted daily when unit prices are determined. Any deduction will be reflected in your super account balance.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Path name</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Born prior to 1954*</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Born 1954 to 1958</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Born 1959 to 1963</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Born after 1964*</td>
</tr>
<tr>
<td>Administration fee†</td>
<td></td>
<td>Generally the dollar based administration fee is deducted on the last day of the month from your super account balance. This fee is deducted in accordance with your investment strategy for future contributions. Generally the asset based administration fee and expense allowance are calculated and deducted daily when unit prices are determined. These deductions will be reflected in your super account balance.</td>
</tr>
<tr>
<td>Buy-sell spread</td>
<td>Nil.</td>
<td>Not applicable.</td>
</tr>
<tr>
<td>Switching fee</td>
<td>Nil.</td>
<td>Not applicable.</td>
</tr>
</tbody>
</table>

* References in this PDS to ‘Born prior to 1954’ include the following paths – Born prior to 1929, Born 1929 to 1933, Born 1934 to 1938, Born 1939 to 1943, Born 1944 to 1948, and Born 1949 to 1953.
<table>
<thead>
<tr>
<th>Type of fee or cost</th>
<th>Amount</th>
<th>How and when paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advice fees</td>
<td>Nil.</td>
<td>Not applicable.</td>
</tr>
<tr>
<td>Other fees and costs(^2)</td>
<td>See note(^2) below.</td>
<td>See note(^2) below.</td>
</tr>
<tr>
<td>Indirect Cost Ratio (ICR)(^1)</td>
<td>An estimated ICR of between 0.27%(^^) to 0.35%(^^) per annum of your super account balance, depending on which path you are in.(^\dagger)</td>
<td>Generally calculated and deducted daily (from the underlying investment vehicles or the relevant path) when unit prices are determined. This will be reflected in your super account balance.</td>
</tr>
</tbody>
</table>

\(^1\) If your super account balance is less than $6,000 at 30 June of any year, the total combined amount of administration fees, investment fees and indirect costs charged to you for the prior year is capped at 3% of your super account balance. Any amount charged in excess of that cap must be refunded.

\(^2\) We may apply other fees and costs which include family law fees, advice fees (for personal advice which are negotiable) and insurance fees. See ‘Additional explanation of fees and costs’ in the How Your Super Works booklet for further details.

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

### Example of annual fees and costs for the Mercer SmartPath investment option

This table gives an example of how the fees and costs for the Mercer SmartPath investment option (the MySuper product for your Plan) can affect your superannuation investment over a one year period. You should use this table to compare this product with other superannuation products. This example is based on the Born 1984 to 1988 path. The investment fees and indirect costs for this investment option vary depending on your path.

**Example – Mercer SmartPath (Born 1984 to 1988 path)**

<table>
<thead>
<tr>
<th></th>
<th>Balance of $50,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment fees</td>
<td>0.47%</td>
</tr>
<tr>
<td>PLUS Administration fees</td>
<td>0.60% plus $89.76 (up to 31 December 2019 this fee is $87.12)</td>
</tr>
<tr>
<td>PLUS indirect costs for Mercer SmartPath</td>
<td>0.35%</td>
</tr>
</tbody>
</table>

**EQUALS** cost of Mercer SmartPath

*Additional fees may apply.

**Your Plan fees and costs**

You should read the important information about fees and costs in the How Your Super Works booklet before making any decision about your super. Go to mercersuper.com/documents for a copy of the How Your Super Works booklet.

This information includes:
- the maximum fees and costs of each investment option that can be charged in your Plan, and
- definitions of the fees referred to in the fees and costs table (these definitions can also be viewed at mercersuper.com/documents)

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

**Fee changes**

The dollar based administration fees set out in the tables above are indexed annually on 1 January, to reflect Average Weekly Ordinary Time Earnings. We show the indexed fees as at 1 January 2019 and 1 January 2020 in this document. The next indexation will occur on 1 January 2021. 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.
7. How super is taxed
Superannuation is generally taxed at three stages:

**Contributions**

**Concessional contributions:** Employer contributions (including SG employer contributions), salary sacrifice contributions and contributions where you notify us you intend to claim a tax deduction, are generally taxed at 15%*. This tax is deducted from your super account. The tax is paid on your net contributions after relevant fees and insurance premiums are deducted. There are limits on the amount of contributions that are concessionally taxed or tax-free. The trustee pays the 15% contribution tax to the Australian Taxation Office (ATO).

* An additional tax of up to 15% of contributions also applies to contributions for higher income earners. The ATO assesses this tax separately and, if applicable, will issue you with an assessment notice.

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

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

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

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

**Warning:** It is important that you provide the trustee with your Tax File Number (TFN) when you join your Plan.

If the trustee does not have your TFN:

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

You should read the important information about tax and super in the How Your Super Works booklet before making any decision about your super. Go to mercersuper.com/documents for a copy of this booklet. The material relating to tax and super may change between the time you read this PDS and the day you acquire this product.
8. Insurance in your super

New members
If you’re opening a new account you can apply for Death and TPD cover, which will be subject to underwriting and acceptance by the insurer.

Transferring from the CSD
If you have been automatically transferred from an employer plan in the CSD and you previously had Death cover, or Death and TPD cover in your employer’s plan, the insurance cover that you had will generally automatically continue in the Individual Section as a fixed dollar amount calculated on transfer. This cover will be subject to any exclusion, restriction or premium loadings that applied to your transferred cover. Any total but temporary disablement (TTD) cover or salary continuance cover you had in your employer’s plan will not continue in the Individual Section.

If you’re opening a new account or transferring cover, the insurer may require satisfactory evidence of good health, salary details and other evidence before providing or increasing insurance cover. This is part of underwriting and is described in the Insurance booklet and the How Your Super Works booklet.

The How Your Super Works booklet contains more specific information about eligibility, the type and amount of insurance cover applicable to you in your Plan including default cover.

Your Plan’s insurance terms and conditions are contained in the Insurance booklet.

Automatic cancellation of cover

Low balance accounts: If you joined before 1 April 2020, any automatic cover you have been given will be cancelled on 1 April 2020 unless your account balance has reached $6,000 or more by 31 March 2020 or you have opted in (chosen to have or keep cover).

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

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

Refer to the ‘Automatic Cancellation of Cover’ section of the How Your Super Works booklet for more information and how to elect to maintain your cover.

Death and TPD cover
You can generally apply to opt out, change, or cancel your insurance cover at any time by completing the relevant form available from the Helpline. You can choose to only cancel or opt out of your TPD cover only, but cannot cancel or opt out of only your Death cover and keep your TPD cover.

If you did not have insurance cover, you can select the units of Death and TPD cover you’d like, which will be subject to underwriting and acceptance by the insurer. If you don’t make a valid choice, you’ll receive no cover.

The dollar amount of insurance cover that each unit provides depends on your age next birthday and ranges between $10,000 and $100,000. Please refer to the ‘Insurance in Your Super’ section of the How Your Super Works booklet for further details about your Death and TPD cover.

The cost of Death and TPD insurance cover depends on your age next birthday, gender and the amount of cover you already have. The cost of cover ranges between $0.36 and $88.91 per annum for females and between $0.62 and $90.12 per annum for males for each $1,000 of insurance cover.

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

Warning:

Premiums
Insurance premiums for the default cover will be deducted from your super account balance until: your application to opt out, change or cancel that cover is processed by the trustee.

Eligibility, terms, conditions and exclusions
The Insurance booklet and the How Your Super Works booklet contains important information about:

- your eligibility for insurance cover in your Plan, and
- terms, conditions and exclusions applicable to the insurance cover in your Plan,

which may affect your entitlement to insurance cover. That information should be read before deciding whether the insurance cover available in your Plan is appropriate for you.

Optional insurance cover
The Insurance booklet contains important information about optional insurance (cover other than the default level of cover) including:

- the level and type of optional insurance cover available
- the cost of optional insurance cover, and
- other significant matters in relation to this optional insurance cover.

You should read this information before deciding whether optional insurance cover is appropriate for you.

You should read the important information in the ‘Insurance’ section of the How Your Super Works booklet and the Insurance booklet before making any decision about insurance.

Go to mercersuper.com/documents for a copy of these booklets. The material relating to your insurance may change between the time you read this PDS and the day you acquire this product.
9. How to open an account

If you have been automatically transferred into the Individual Section from an employer plan in the CSD, you do not need to complete the Application Form.

If you join the Individual Section directly you will need to:

- meet the minimum account balance requirements of at least $1,000

To join directly you will need to:

- complete and submit an online Application Form available at mercersuper.com and select 'join' or call the Helpline.
- provide us with your Tax File Number. You can provide your TFN by calling the Helpline or online (using your personal login details).

If you don’t apply for or change your insurance cover, the default insurance cover will apply. See the ‘Insurance in your super’ section of this PDS for details.

You can apply to opt out, change or cancel your insurance cover at any time by completing the relevant form which is available from the Helpline and online (using your personal login details).

If you don’t select an investment option, the default investment option will apply. See the ‘How we invest your money’ section of this PDS for details.

Once you have joined the Individual Section you can select investments online* (using your personal login details).

*You can only select the Mercer Direct investment option online after you have joined your Plan and if you have the required minimum amount in your super account balance. See the Investments booklet for more details.

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

Enquiries and complaints

If you have an enquiry or complaint, call the Helpline on 1800 682 525 or write to:

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

If you have any questions about your super, contact us at:
Mercer Superannuation (Australia) Limited
GPO Box 4303
Melbourne VIC 3001
Helpline 1800 682 525

Or visit mercersuper.com

Cooling off

If you have not been automatically transferred from an employer plan in the CSD, you will have 14 days after you commence your membership in the Mercer Super Trust during which you can cancel your membership. This is called the cooling off period.