

MERCER SUPER TRUST PRODUCT DASHBOARD

JANUARY 2019

Mercer Santos MySuper MySuper Product for the Santos Superannuation Plan

This Product Dashboard (PD) is for Mercer Santos MySuper, the MySuper product for the Santos Superannuation Plan (Plan) in the Mercer Super Trust.

Set out in this PD are details of Mercer Growth which is the investment option for your Plan's MySuper product. You should consider the information in this PD and the Product Disclosure Statement for your Plan before making an investment decision about the Mercer Growth investment option.

The information provided in this PD is general information only and does not take into account your individual objectives, financial situation or needs. Because of this, before acting on the information you should consider its appropriateness, having regard to your objectives, financial situation and needs. You should obtain financial advice tailored to your personal circumstances.

You can get a copy of this PD at mercersuper.com or by calling the Helpline on **1800 682 525** (or 61 3 8687 1823 if calling from overseas) from 8am to 7pm AEST Monday to Friday. You can also get a copy of the Product Disclosure Statement for your Plan at mercersuper.com (sign in using your personal log in details) or by calling the Helpline.

If you have any questions about your super, contact us at:

Mercer Superannuation (Australia) Limited
ABN 79 004 717 533

GPO Box 4303
Melbourne VIC 3001

Helpline **1800 682 525**

Or visit mercersuper.com

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MERCER GROWTH INVESTMENT OPTION

Return target	CPI + 4.7%. This is not a guarantee of future returns or performance.																																												
Return	10 year average return of 5.9% as at 30 June 2018																																												
<p style="text-align: center;">Comparison between return target and return</p> <table border="1"> <caption>Data for Comparison between return target and return</caption> <thead> <tr> <th>Date</th> <th>Annual Return (2)</th> <th>Moving average return over 10 years (3)</th> <th>Moving average 10 year return target (4)</th> </tr> </thead> <tbody> <tr> <td>30/06/2009</td> <td>-12.5%</td> <td>4.5%</td> <td>7.5%</td> </tr> <tr> <td>30/06/2010</td> <td>8.5%</td> <td>4.5%</td> <td>7.5%</td> </tr> <tr> <td>30/06/2011</td> <td>8.0%</td> <td>4.5%</td> <td>7.0%</td> </tr> <tr> <td>30/06/2012</td> <td>1.0%</td> <td>5.0%</td> <td>7.0%</td> </tr> <tr> <td>30/06/2013</td> <td>14.0%</td> <td>6.5%</td> <td>7.0%</td> </tr> <tr> <td>30/06/2014</td> <td>12.5%</td> <td>6.5%</td> <td>7.0%</td> </tr> <tr> <td>30/06/2015</td> <td>9.0%</td> <td>6.0%</td> <td>7.0%</td> </tr> <tr> <td>30/06/2016</td> <td>2.0%</td> <td>4.5%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2017</td> <td>8.5%</td> <td>4.0%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2018</td> <td>8.5%</td> <td>6.0%</td> <td>6.5%</td> </tr> </tbody> </table>		Date	Annual Return (2)	Moving average return over 10 years (3)	Moving average 10 year return target (4)	30/06/2009	-12.5%	4.5%	7.5%	30/06/2010	8.5%	4.5%	7.5%	30/06/2011	8.0%	4.5%	7.0%	30/06/2012	1.0%	5.0%	7.0%	30/06/2013	14.0%	6.5%	7.0%	30/06/2014	12.5%	6.5%	7.0%	30/06/2015	9.0%	6.0%	7.0%	30/06/2016	2.0%	4.5%	6.5%	30/06/2017	8.5%	4.0%	6.5%	30/06/2018	8.5%	6.0%	6.5%
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Past performance is not a reliable indicator of future returns or performance.																																													
Level of investment risk	Medium to high: between three and four annual negative returns are expected over any 20 year period.																																												
Statement of fees and other costs	\$509.92 Fees and other costs for a member with a balance of \$50,000 throughout the year.																																												