

# MERCER SUPER TRUST PRODUCT DASHBOARD

JANUARY 2019

## Mercer SmartPath Generic MySuper Product for the Mercer Super Trust

This Product Dashboard (PD) is for the Mercer SmartPath<sup>®</sup> investment option, the default investment option and generic MySuper product for the Mercer Super Trust.

When using this PD, you should refer to the table which corresponds to the 'Path' you belong to based on your date of birth. You should consider the information in this PD and the Product Disclosure Statement for your Plan before making an investment decision about the Mercer SmartPath 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](http://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](http://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**

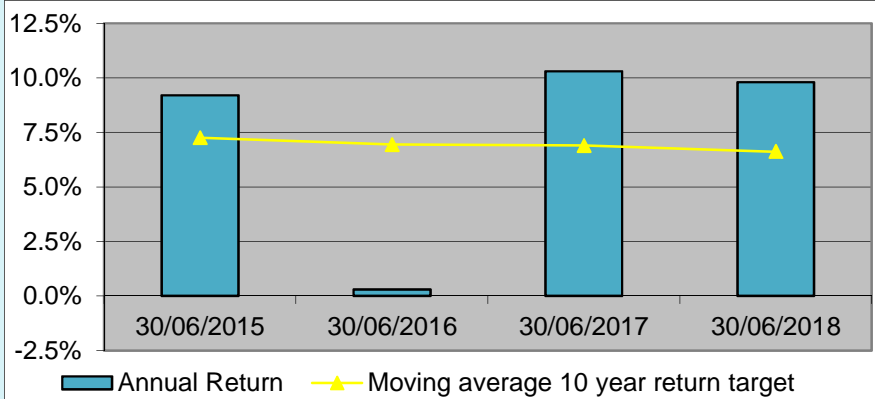
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## MERCER SMARTPATH INVESTMENT OPTION

PATH: BORN 2004 - 2008	
<b>Return target</b>	CPI + 4.8%. This is not a guarantee of future returns or performance.
<b>Return</b>	Not available (see Note 3)
<b>Comparison between return target and return</b>	Not available (see Note 3)
<b>Level of investment risk</b>	High: between four and six annual negative returns are expected over any 20 year period.
<b>Statement of fees and other costs</b>	\$859.12 (see Note 2)

PATH: BORN 1999 - 2003																
<b>Return target</b>	CPI + 4.8%. This is not a guarantee of future returns or performance.															
<b>Return</b>	4 year average return of 7.3% as at 30 June 2018 (see Note 1).															
<b>Comparison between return target and return (see Note 1)</b>	 <table border="1"> <caption>Annual Return and Moving Average 10 Year Return Target Data</caption> <thead> <tr> <th>Date</th> <th>Annual Return (%)</th> <th>Moving Average 10 Year Return Target (%)</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>~9.0</td> <td>~7.3</td> </tr> <tr> <td>30/06/2016</td> <td>~0.5</td> <td>~7.3</td> </tr> <tr> <td>30/06/2017</td> <td>~10.0</td> <td>~7.3</td> </tr> <tr> <td>30/06/2018</td> <td>~9.5</td> <td>~7.3</td> </tr> </tbody> </table> <p>Past performance is not a reliable indicator of future returns or performance</p>	Date	Annual Return (%)	Moving Average 10 Year Return Target (%)	30/06/2015	~9.0	~7.3	30/06/2016	~0.5	~7.3	30/06/2017	~10.0	~7.3	30/06/2018	~9.5	~7.3
Date	Annual Return (%)	Moving Average 10 Year Return Target (%)														
30/06/2015	~9.0	~7.3														
30/06/2016	~0.5	~7.3														
30/06/2017	~10.0	~7.3														
30/06/2018	~9.5	~7.3														
<b>Level of investment risk</b>	High: between four and six annual negative returns are expected over any 20 year period.															
<b>Statement of fees and other costs</b>	\$859.12 (see Note 2)															

PATH: BORN 1994 - 1998																
<b>Return target</b>	CPI + 4.8%. This is not a guarantee of future returns or performance.															
<b>Return</b>	4 year average return of 7.6% as at 30 June 2018 (see Note 1)															
<b>Comparison between return target and return</b> (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (30/06/2015 - 30/06/2018)</caption> <thead> <tr> <th>Date</th> <th>Annual Return (%)</th> <th>Moving average 10 year return target (%)</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>9.5</td> <td>7.5</td> </tr> <tr> <td>30/06/2016</td> <td>0.5</td> <td>7.0</td> </tr> <tr> <td>30/06/2017</td> <td>10.0</td> <td>7.0</td> </tr> <tr> <td>30/06/2018</td> <td>10.5</td> <td>6.8</td> </tr> </tbody> </table> <p>Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return (%)	Moving average 10 year return target (%)	30/06/2015	9.5	7.5	30/06/2016	0.5	7.0	30/06/2017	10.0	7.0	30/06/2018	10.5	6.8
Date	Annual Return (%)	Moving average 10 year return target (%)														
30/06/2015	9.5	7.5														
30/06/2016	0.5	7.0														
30/06/2017	10.0	7.0														
30/06/2018	10.5	6.8														
<b>Level of investment risk</b>	High: between four and six annual negative returns are expected over any 20 year period.															
<b>Statement of fees and other costs</b>	\$859.12 (see Note 2)															

PATH: BORN 1989 - 1993																
<b>Return target</b>	CPI + 4.8%. This is not a guarantee of future returns or performance.															
<b>Return</b>	4 year average return of 7.6% as at 30 June 2018 (see Note 1)															
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30/06/2018	10.5	6.8														
<b>Level of investment risk</b>	High: between four and six annual negative returns are expected over any 20 year period.															
<b>Statement of fees and other costs</b>	\$859.12 (see Note 2)															

PATH: BORN 1984 - 1988																
<b>Return target</b>	CPI + 4.8%. This is not a guarantee of future returns or performance.															
<b>Return</b>	4 year average return of 7.8% as at 30 June 2018 (see Note 1)															
<b>Comparison between return target and return</b> (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (1984-1988)</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>10.0%</td> <td>7.5%</td> </tr> <tr> <td>30/06/2016</td> <td>0.5%</td> <td>7.0%</td> </tr> <tr> <td>30/06/2017</td> <td>10.0%</td> <td>7.0%</td> </tr> <tr> <td>30/06/2018</td> <td>10.5%</td> <td>6.8%</td> </tr> </tbody> </table> <p><b>Past performance is not a reliable indicator of future returns or performance.</b></p>	Date	Annual Return	Moving average 10 year return target	30/06/2015	10.0%	7.5%	30/06/2016	0.5%	7.0%	30/06/2017	10.0%	7.0%	30/06/2018	10.5%	6.8%
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30/06/2015	10.0%	7.5%														
30/06/2016	0.5%	7.0%														
30/06/2017	10.0%	7.0%														
30/06/2018	10.5%	6.8%														
<b>Level of investment risk</b>	High: between four and six annual negative returns are expected over any 20 year period.															
<b>Statement of fees and other costs</b>	\$839.12 (see Note 2)															

PATH: BORN 1979 - 1983																
<b>Return target</b>	CPI + 4.8%. This is not a guarantee of future returns or performance.															
<b>Return</b>	4 year average return of 7.7% as at 30 June 2018 (see Note 1)															
<b>Comparison between return target and return</b> (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (1979-1983)</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>9.5%</td> <td>7.5%</td> </tr> <tr> <td>30/06/2016</td> <td>0.5%</td> <td>7.0%</td> </tr> <tr> <td>30/06/2017</td> <td>10.0%</td> <td>7.0%</td> </tr> <tr> <td>30/06/2018</td> <td>10.5%</td> <td>6.8%</td> </tr> </tbody> </table> <p><b>Past performance is not a reliable indicator of future returns or performance.</b></p>	Date	Annual Return	Moving average 10 year return target	30/06/2015	9.5%	7.5%	30/06/2016	0.5%	7.0%	30/06/2017	10.0%	7.0%	30/06/2018	10.5%	6.8%
Date	Annual Return	Moving average 10 year return target														
30/06/2015	9.5%	7.5%														
30/06/2016	0.5%	7.0%														
30/06/2017	10.0%	7.0%														
30/06/2018	10.5%	6.8%														
<b>Level of investment risk</b>	High: between four and six annual negative returns are expected over any 20 year period.															
<b>Statement of fees and other costs</b>	\$834.12 (see Note 2)															

PATH: BORN 1974 - 1978																
<b>Return target</b>	CPI + 4.8%. This is not a guarantee of future returns or performance.															
<b>Return</b>	4 year average return of 7.7% as at 30 June 2018 (see Note 1)															
<b>Comparison between return target and return</b> (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (PATH: BORN 1974 - 1978)</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>9.5%</td> <td>7.7%</td> </tr> <tr> <td>30/06/2016</td> <td>0.5%</td> <td>7.7%</td> </tr> <tr> <td>30/06/2017</td> <td>10.0%</td> <td>7.7%</td> </tr> <tr> <td>30/06/2018</td> <td>10.5%</td> <td>7.7%</td> </tr> </tbody> </table> <p>Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return	Moving average 10 year return target	30/06/2015	9.5%	7.7%	30/06/2016	0.5%	7.7%	30/06/2017	10.0%	7.7%	30/06/2018	10.5%	7.7%
Date	Annual Return	Moving average 10 year return target														
30/06/2015	9.5%	7.7%														
30/06/2016	0.5%	7.7%														
30/06/2017	10.0%	7.7%														
30/06/2018	10.5%	7.7%														
<b>Level of investment risk</b>	High: between four and six annual negative returns are expected over any 20 year period.															
<b>Statement of fees and other costs</b>	\$829.12 (see Note 2)															

PATH: BORN 1969 - 1973																
<b>Return target</b>	CPI + 4.8%. This is not a guarantee of future returns or performance.															
<b>Return</b>	4 year average return of 7.7% as at 30 June 2018 (see Note 1)															
<b>Comparison between return target and return</b> (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (PATH: BORN 1969 - 1973)</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>9.5%</td> <td>7.7%</td> </tr> <tr> <td>30/06/2016</td> <td>0.5%</td> <td>7.7%</td> </tr> <tr> <td>30/06/2017</td> <td>10.0%</td> <td>7.7%</td> </tr> <tr> <td>30/06/2018</td> <td>10.5%</td> <td>7.7%</td> </tr> </tbody> </table> <p>Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return	Moving average 10 year return target	30/06/2015	9.5%	7.7%	30/06/2016	0.5%	7.7%	30/06/2017	10.0%	7.7%	30/06/2018	10.5%	7.7%
Date	Annual Return	Moving average 10 year return target														
30/06/2015	9.5%	7.7%														
30/06/2016	0.5%	7.7%														
30/06/2017	10.0%	7.7%														
30/06/2018	10.5%	7.7%														
<b>Level of investment risk</b>	High: between four and six annual negative returns are expected over any 20 year period.															
<b>Statement of fees and other costs</b>	\$834.12 (see Note 2)															

PATH: BORN 1964 - 1968																
<b>Return target</b>	CPI + 4.4%. This is not a guarantee of future returns or performance.															
<b>Return</b>	4 year average return of 7.4% as at 30 June 2018 (see Note 1)															
<b>Comparison between return target and return</b> (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (30/06/2015 - 30/06/2018)</caption> <thead> <tr> <th>Date</th> <th>Annual Return (%)</th> <th>Moving average 10 year return target (%)</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>9.5</td> <td>7.0</td> </tr> <tr> <td>30/06/2016</td> <td>0.5</td> <td>6.8</td> </tr> <tr> <td>30/06/2017</td> <td>9.5</td> <td>6.8</td> </tr> <tr> <td>30/06/2018</td> <td>9.5</td> <td>6.5</td> </tr> </tbody> </table> <p>Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return (%)	Moving average 10 year return target (%)	30/06/2015	9.5	7.0	30/06/2016	0.5	6.8	30/06/2017	9.5	6.8	30/06/2018	9.5	6.5
Date	Annual Return (%)	Moving average 10 year return target (%)														
30/06/2015	9.5	7.0														
30/06/2016	0.5	6.8														
30/06/2017	9.5	6.8														
30/06/2018	9.5	6.5														
<b>Level of investment risk</b>	High: between four and six annual negative returns are expected over any 20 year period.															
<b>Statement of fees and other costs</b>	\$829.12 (see Note 2)															

PATH: BORN 1959 - 1963																
<b>Return target</b>	CPI + 3.9%. This is not a guarantee of future returns or performance.															
<b>Return</b>	4 year average return of 6.6% as at 30 June 2018 (see Note 1)															
<b>Comparison between return target and return</b> (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (30/06/2015 - 30/06/2018)</caption> <thead> <tr> <th>Date</th> <th>Annual Return (%)</th> <th>Moving average 10 year return target (%)</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>8.5</td> <td>6.8</td> </tr> <tr> <td>30/06/2016</td> <td>0.8</td> <td>6.5</td> </tr> <tr> <td>30/06/2017</td> <td>8.2</td> <td>6.5</td> </tr> <tr> <td>30/06/2018</td> <td>8.2</td> <td>6.2</td> </tr> </tbody> </table> <p>Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return (%)	Moving average 10 year return target (%)	30/06/2015	8.5	6.8	30/06/2016	0.8	6.5	30/06/2017	8.2	6.5	30/06/2018	8.2	6.2
Date	Annual Return (%)	Moving average 10 year return target (%)														
30/06/2015	8.5	6.8														
30/06/2016	0.8	6.5														
30/06/2017	8.2	6.5														
30/06/2018	8.2	6.2														
<b>Level of investment risk</b>	Medium to high: between three and four annual negative returns are expected over any 20 year period.															
<b>Statement of fees and other costs</b>	\$789.12 (see Note 2)															

PATH: BORN 1954 - 1958																
<b>Return target</b>	CPI + 3.5%. This is not a guarantee of future returns or performance.															
<b>Return</b>	4 year average return of 5.9% as at 30 June 2018 (see Note 1)															
<b>Comparison between return target and return</b> (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (1954-1958)</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>7.5%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2016</td> <td>1.2%</td> <td>6.0%</td> </tr> <tr> <td>30/06/2017</td> <td>7.0%</td> <td>5.8%</td> </tr> <tr> <td>30/06/2018</td> <td>7.2%</td> <td>5.6%</td> </tr> </tbody> </table> <p><b>Past performance is not a reliable indicator of future returns or performance.</b></p>	Date	Annual Return	Moving average 10 year return target	30/06/2015	7.5%	6.5%	30/06/2016	1.2%	6.0%	30/06/2017	7.0%	5.8%	30/06/2018	7.2%	5.6%
Date	Annual Return	Moving average 10 year return target														
30/06/2015	7.5%	6.5%														
30/06/2016	1.2%	6.0%														
30/06/2017	7.0%	5.8%														
30/06/2018	7.2%	5.6%														
<b>Level of investment risk</b>	Medium to high: between three and four annual negative returns are expected over any 20 year period.															
<b>Statement of fees and other costs</b>	\$734.12 (see Note 2)															

PATH: BORN 1949 - 1953																
<b>Return target</b>	CPI + 2.9%. This is not a guarantee of future returns or performance.															
<b>Return</b>	4 year average return of 5.3% as at 30 June 2018 (see Note 1)															
<b>Comparison between return target and return</b> (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (1949-1953)</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>7.0%</td> <td>6.2%</td> </tr> <tr> <td>30/06/2016</td> <td>1.8%</td> <td>5.8%</td> </tr> <tr> <td>30/06/2017</td> <td>6.0%</td> <td>5.6%</td> </tr> <tr> <td>30/06/2018</td> <td>6.2%</td> <td>5.4%</td> </tr> </tbody> </table> <p><b>Past performance is not a reliable indicator of future returns or performance.</b></p>	Date	Annual Return	Moving average 10 year return target	30/06/2015	7.0%	6.2%	30/06/2016	1.8%	5.8%	30/06/2017	6.0%	5.6%	30/06/2018	6.2%	5.4%
Date	Annual Return	Moving average 10 year return target														
30/06/2015	7.0%	6.2%														
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30/06/2018	6.2%	5.4%														
<b>Level of investment risk</b>	Medium: between two and three annual negative returns are expected over any 20 year period.															
<b>Statement of fees and other costs</b>	\$734.12 (see Note 2)															

PATH: BORN 1944 - 1948	
<b>Return target</b>	CPI + 2.9%. This is not a guarantee of future returns or performance.
<b>Return</b>	4 year average return of 4.9% as at 30 June 2018 (see Note 1)
<b>Comparison between return target and return (see Note 1)</b>	<p>Past performance is not a reliable indicator of future returns or performance.</p>
<b>Level of investment risk</b>	Medium: between two and three negative annual returns are expected over any 20 year period.
<b>Statement of fees and other costs</b>	\$784.12 (see Note 2)

PATH: BORN 1939 - 1943	
<b>Return target</b>	CPI + 2.9%. This is not a guarantee of future returns or performance.
<b>Return</b>	4 year average return of 5.0% as at 30 June 2018 (see Note 1)
<b>Comparison between return target and return (see Note 1)</b>	<p>Past performance is not a reliable indicator of future returns or performance.</p>
<b>Level of investment risk</b>	Medium: between two and three negative annual returns are expected over any 20 year period.
<b>Statement of fees and other costs</b>	\$704.12 (see Note 2)



PATH: BORN 1934 - 1938																
<b>Return target</b>	CPI + 2.9%. This is not a guarantee of future returns or performance.															
<b>Return</b>	4 year average return of 5.0% as at 30 June 2018 (see Note 1)															
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30/06/2018	6.2%	5.0%														
<b>Level of investment risk</b>	Medium: between two and three negative annual returns are expected over any 20 year period.															
<b>Statement of fees and other costs</b>	\$704.12 (see Note 2)															

PATH: BORN 1929 - 1933																
<b>Return target</b>	CPI + 2.9%. This is not a guarantee of future returns or performance.															
<b>Return</b>	4 year average return of 4.6% as at 30 June 2018 (see Note 1)															
<b>Comparison between return target and return (see Note 1)</b>	<table border="1"> <caption>Data for Comparison between return target and return (see Note 1)</caption> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>5.8%</td> <td>5.0%</td> </tr> <tr> <td>30/06/2016</td> <td>1.5%</td> <td>5.0%</td> </tr> <tr> <td>30/06/2017</td> <td>5.0%</td> <td>5.0%</td> </tr> <tr> <td>30/06/2018</td> <td>5.8%</td> <td>5.0%</td> </tr> </tbody> </table> <p>Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return	Moving average 10 year return target	30/06/2015	5.8%	5.0%	30/06/2016	1.5%	5.0%	30/06/2017	5.0%	5.0%	30/06/2018	5.8%	5.0%
Date	Annual Return	Moving average 10 year return target														
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30/06/2018	5.8%	5.0%														
<b>Level of investment risk</b>	Medium: between two and three negative annual returns are expected over any 20 year period.															
<b>Statement of fees and other costs</b>	\$709.12 (see Note 2)															

PATH: BORN PRIOR TO 1929																
<b>Return target</b>	CPI + 2.9%. This is not a guarantee of future returns or performance.															
<b>Return</b>	4 year average return of 4.7% as at 30 June 2018 (see Note 1)															
<b>Comparison between return target and return (see Note 1)</b>	<table border="1"> <caption>Data for Comparison between return target and return</caption> <thead> <tr> <th>Date</th> <th>Annual Return (%)</th> <th>Moving average 10 year return target (%)</th> </tr> </thead> <tbody> <tr> <td>30/06/2015</td> <td>~6.0</td> <td>~5.5</td> </tr> <tr> <td>30/06/2016</td> <td>~1.5</td> <td>~5.0</td> </tr> <tr> <td>30/06/2017</td> <td>~5.0</td> <td>~4.8</td> </tr> <tr> <td>30/06/2018</td> <td>~6.0</td> <td>~4.7</td> </tr> </tbody> </table> <p>Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return (%)	Moving average 10 year return target (%)	30/06/2015	~6.0	~5.5	30/06/2016	~1.5	~5.0	30/06/2017	~5.0	~4.8	30/06/2018	~6.0	~4.7
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<b>Statement of fees and other costs</b>	\$709.12 (see Note 2)															

## NOTES

1. The 10 year average return is not available as at 30 June 2018, as the Mercer SmartPath investment option commenced on 1 December 2013.
2. Fees and other costs for a member with a balance of \$50,000 throughout the year, where no corporate discounts apply. Where a corporate discount applies the Statement of fees and other costs will be lower than that referred to above. Please refer to the Product Disclosure Statement and the Your Plan Details guide (if applicable) for your Plan for details of the fees and other costs applicable to you in your Plan.
3. This information was not available as at 30 June 2018, as this Mercer SmartPath Path had not been in operation for a whole financial year at that time.