

MERCER SUPER TRUST PRODUCT DASHBOARD

JUNE 2019

Mercer Tailored (CRG) MySuper MySuper Product for Mercer Tailored Super - myChoice

This Product Dashboard (PD) is for Mercer Tailored (CRG) MySuper, the MySuper product for Mercer Tailored Super - myChoice (your Plan) in the Mercer Super Trust.

Set out in this PD are details of Mercer SmartPath[®] which is the investment option for your Plan's MySuper product. 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 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

This Product Dashboard has been issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence #235906, the trustee of the Mercer Super Trust ABN 19 905 422 981. Mercer Tailored (CRG) MySuper authorisation number 19905422981236 is the MySuper product for Mercer Tailored (CRG) - myChoice. 'MERCER' and 'Mercer SmartPath' are Australian registered trademarks of Mercer (Australia) Pty Ltd (Mercer) ABN 32 005 315 917. The value of an investment in the Mercer Super Trust may rise and fall from time to time. Neither MSAL nor Mercer guarantees the investment performance, earnings or return of capital invested in the Mercer Super Trust. The information contained in this flyer is only applicable to the members of the Plan named within it. MSAL is a wholly owned subsidiary of Mercer. © 2019 Mercer LLC. All rights reserved.

MERCER SMARTPATH INVESTMENT OPTION

PATH: BORN 2004 - 2008	
Return target	CPI + 5.3%. This is not a guarantee of future returns or performance.
Return	Not available (see Note 2)
Comparison between return target and return	Not available (see Note 2)
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period.
Statement of fees and other costs	\$594 Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1999 - 2003																
Return target	CPI + 5.3%. This is not a guarantee of future returns or performance.															
Return	4 year average return of 7.7% as at 30 June 2018 (see Note 1)															
Comparison between return target and return (see Note 1)	<table border="1"> <caption>Annual Return vs Moving average 10 year return target</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>10.5%</td> <td>7.7%</td> </tr> <tr> <td>30/06/2018</td> <td>10.0%</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	10.5%	7.7%	30/06/2018	10.0%	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	10.5%	7.7%														
30/06/2018	10.0%	7.7%														
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period.															
Statement of fees and other costs	\$594 Fees and other costs for a member with a balance of \$50,000 throughout the year.															

PATH: BORN 1994 - 1998																
Return target	CPI + 5.3%. This is not a guarantee of future returns or performance.															
Return	4 year average return of 8.0% as at 30 June 2018 (see Note 1)															
Comparison between return target and return (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (PATH: BORN 1994 - 1998)</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>1.0</td> <td>7.5</td> </tr> <tr> <td>30/06/2017</td> <td>10.5</td> <td>7.5</td> </tr> <tr> <td>30/06/2018</td> <td>10.8</td> <td>7.5</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	10.0	7.5	30/06/2016	1.0	7.5	30/06/2017	10.5	7.5	30/06/2018	10.8	7.5
Date	Annual Return (%)	Moving average 10 year return target (%)														
30/06/2015	10.0	7.5														
30/06/2016	1.0	7.5														
30/06/2017	10.5	7.5														
30/06/2018	10.8	7.5														
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period.															
Statement of fees and other costs	\$594 Fees and other costs for a member with a balance of \$50,000 throughout the year.															

PATH: BORN 1989 - 1993																
Return target	CPI + 5.3%. This is not a guarantee of future returns or performance.															
Return	4 year average return of 7.9% as at 30 June 2018 (see Note 1)															
Comparison between return target and return (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (PATH: BORN 1989 - 1993)</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>1.0</td> <td>7.5</td> </tr> <tr> <td>30/06/2017</td> <td>10.5</td> <td>7.5</td> </tr> <tr> <td>30/06/2018</td> <td>10.8</td> <td>7.5</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	10.0	7.5	30/06/2016	1.0	7.5	30/06/2017	10.5	7.5	30/06/2018	10.8	7.5
Date	Annual Return (%)	Moving average 10 year return target (%)														
30/06/2015	10.0	7.5														
30/06/2016	1.0	7.5														
30/06/2017	10.5	7.5														
30/06/2018	10.8	7.5														
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period.															
Statement of fees and other costs	\$594 Fees and other costs for a member with a balance of \$50,000 throughout the year.															

PATH: BORN 1984 - 1988																
Return target	CPI + 5.3%. This is not a guarantee of future returns or performance.															
Return	4 year average return of 8.2% as at 30 June 2018 (see Note 1)															
Comparison between return target and return (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (Path: Born 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>1.0</td> <td>7.0</td> </tr> <tr> <td>30/06/2017</td> <td>10.5</td> <td>7.0</td> </tr> <tr> <td>30/06/2018</td> <td>11.0</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	10.0	7.5	30/06/2016	1.0	7.0	30/06/2017	10.5	7.0	30/06/2018	11.0	6.8
Date	Annual Return (%)	Moving average 10 year return target (%)														
30/06/2015	10.0	7.5														
30/06/2016	1.0	7.0														
30/06/2017	10.5	7.0														
30/06/2018	11.0	6.8														
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period.															
Statement of fees and other costs	\$574 Fees and other costs for a member with a balance of \$50,000 throughout the year.															

PATH: BORN 1979 - 1983																
Return target	CPI + 5.3%. This is not a guarantee of future returns or performance.															
Return	4 year average return of 8.1% as at 30 June 2018 (see Note 1)															
Comparison between return target and return (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (Path: Born 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>10.0</td> <td>7.5</td> </tr> <tr> <td>30/06/2016</td> <td>1.0</td> <td>7.0</td> </tr> <tr> <td>30/06/2017</td> <td>10.5</td> <td>7.0</td> </tr> <tr> <td>30/06/2018</td> <td>11.0</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	10.0	7.5	30/06/2016	1.0	7.0	30/06/2017	10.5	7.0	30/06/2018	11.0	6.8
Date	Annual Return (%)	Moving average 10 year return target (%)														
30/06/2015	10.0	7.5														
30/06/2016	1.0	7.0														
30/06/2017	10.5	7.0														
30/06/2018	11.0	6.8														
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period.															
Statement of fees and other costs	\$569 Fees and other costs for a member with a balance of \$50,000 throughout the year.															

PATH: BORN 1974 - 1978																
Return target	CPI + 5.3%. This is not a guarantee of future returns or performance.															
Return	4 year average return of 8.1% as at 30 June 2018 (see Note 1)															
Comparison between return target and return (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>10.0</td> <td>7.5</td> </tr> <tr> <td>30/06/2016</td> <td>1.0</td> <td>7.5</td> </tr> <tr> <td>30/06/2017</td> <td>10.0</td> <td>7.5</td> </tr> <tr> <td>30/06/2018</td> <td>10.5</td> <td>7.5</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	10.0	7.5	30/06/2016	1.0	7.5	30/06/2017	10.0	7.5	30/06/2018	10.5	7.5
Date	Annual Return (%)	Moving average 10 year return target (%)														
30/06/2015	10.0	7.5														
30/06/2016	1.0	7.5														
30/06/2017	10.0	7.5														
30/06/2018	10.5	7.5														
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period.															
Statement of fees and other costs	\$564 Fees and other costs for a member with a balance of \$50,000 throughout the year.															

PATH: BORN 1969 - 1973																
Return target	CPI + 5.3%. This is not a guarantee of future returns or performance.															
Return	4 year average return of 8.1% as at 30 June 2018 (see Note 1)															
Comparison between return target and return (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>10.0</td> <td>7.5</td> </tr> <tr> <td>30/06/2016</td> <td>1.0</td> <td>7.5</td> </tr> <tr> <td>30/06/2017</td> <td>10.0</td> <td>7.5</td> </tr> <tr> <td>30/06/2018</td> <td>10.5</td> <td>7.5</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	10.0	7.5	30/06/2016	1.0	7.5	30/06/2017	10.0	7.5	30/06/2018	10.5	7.5
Date	Annual Return (%)	Moving average 10 year return target (%)														
30/06/2015	10.0	7.5														
30/06/2016	1.0	7.5														
30/06/2017	10.0	7.5														
30/06/2018	10.5	7.5														
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period.															
Statement of fees and other costs	\$569 Fees and other costs for a member with a balance of \$50,000 throughout the year.															

PATH: BORN 1964 - 1968																
Return target	CPI + 4.8%. This is not a guarantee of future returns or performance.															
Return	4 year average return of 7.8% as at 30 June 2018 (see Note 1)															
Comparison between return target and return (see Note 1)	<table border="1"> <caption>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>10.0%</td> <td>7.8%</td> </tr> <tr> <td>30/06/2016</td> <td>1.0%</td> <td>7.8%</td> </tr> <tr> <td>30/06/2017</td> <td>10.0%</td> <td>7.8%</td> </tr> <tr> <td>30/06/2018</td> <td>10.0%</td> <td>7.8%</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	10.0%	7.8%	30/06/2016	1.0%	7.8%	30/06/2017	10.0%	7.8%	30/06/2018	10.0%	7.8%
Date	Annual Return	Moving average 10 year return target														
30/06/2015	10.0%	7.8%														
30/06/2016	1.0%	7.8%														
30/06/2017	10.0%	7.8%														
30/06/2018	10.0%	7.8%														
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period.															
Statement of fees and other costs	\$564 Fees and other costs for a member with a balance of \$50,000 throughout the year.															

PATH: BORN 1959 - 1963																
Return target	CPI + 4.3%. This is not a guarantee of future returns or performance.															
Return	4 year average return of 7.0% as at 30 June 2018 (see Note 1)															
Comparison between return target and return (see Note 1)	<table border="1"> <caption>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>9.0%</td> <td>7.0%</td> </tr> <tr> <td>30/06/2016</td> <td>1.0%</td> <td>7.0%</td> </tr> <tr> <td>30/06/2017</td> <td>8.5%</td> <td>7.0%</td> </tr> <tr> <td>30/06/2018</td> <td>8.5%</td> <td>7.0%</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	9.0%	7.0%	30/06/2016	1.0%	7.0%	30/06/2017	8.5%	7.0%	30/06/2018	8.5%	7.0%
Date	Annual Return	Moving average 10 year return target														
30/06/2015	9.0%	7.0%														
30/06/2016	1.0%	7.0%														
30/06/2017	8.5%	7.0%														
30/06/2018	8.5%	7.0%														
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	\$524 Fees and other costs for a member with a balance of \$50,000 throughout the year.															

PATH: BORN 1954 - 1958																
Return target	CPI + 3.9%. This is not a guarantee of future returns or performance.															
Return	4 year average return of 6.2% as at 30 June 2018 (see Note 1)															
Comparison between return target and return (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (PATH: BORN 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>~8.0%</td> <td>~7.0%</td> </tr> <tr> <td>30/06/2016</td> <td>~1.5%</td> <td>~6.5%</td> </tr> <tr> <td>30/06/2017</td> <td>~7.5%</td> <td>~6.5%</td> </tr> <tr> <td>30/06/2018</td> <td>~7.5%</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	~8.0%	~7.0%	30/06/2016	~1.5%	~6.5%	30/06/2017	~7.5%	~6.5%	30/06/2018	~7.5%	~6.2%
Date	Annual Return	Moving average 10 year return target														
30/06/2015	~8.0%	~7.0%														
30/06/2016	~1.5%	~6.5%														
30/06/2017	~7.5%	~6.5%														
30/06/2018	~7.5%	~6.2%														
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	\$469 Fees and other costs for a member with a balance of \$50,000 throughout the year.															

PATH: BORN 1949 - 1953																
Return target	CPI + 3.4%. This is not a guarantee of future returns or performance.															
Return	4 year average return of 5.6% as at 30 June 2018 (see Note 1)															
Comparison between return target and return (see Note 1)	<table border="1"> <caption>Data for Comparison between return target and return (PATH: BORN 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>~7.5%</td> <td>~6.5%</td> </tr> <tr> <td>30/06/2016</td> <td>~2.0%</td> <td>~6.0%</td> </tr> <tr> <td>30/06/2017</td> <td>~6.5%</td> <td>~6.0%</td> </tr> <tr> <td>30/06/2018</td> <td>~6.5%</td> <td>~5.6%</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	~7.5%	~6.5%	30/06/2016	~2.0%	~6.0%	30/06/2017	~6.5%	~6.0%	30/06/2018	~6.5%	~5.6%
Date	Annual Return	Moving average 10 year return target														
30/06/2015	~7.5%	~6.5%														
30/06/2016	~2.0%	~6.0%														
30/06/2017	~6.5%	~6.0%														
30/06/2018	~6.5%	~5.6%														
Level of investment risk	Medium: between two and three annual negative returns are expected over any 20 year period.															
Statement of fees and other costs	\$469 Fees and other costs for a member with a balance of \$50,000 throughout the year.															

PATH: BORN 1944 - 1948																
Return target	CPI + 3.4%. This is not a guarantee of future returns or performance.															
Return	4 year average return of 5.3% as at 30 June 2018 (see Note 1)															
Comparison between return target and return (see Note 1)	<table border="1"> <caption>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>6.5%</td> <td>6.0%</td> </tr> <tr> <td>30/06/2016</td> <td>2.0%</td> <td>5.5%</td> </tr> <tr> <td>30/06/2017</td> <td>5.5%</td> <td>5.5%</td> </tr> <tr> <td>30/06/2018</td> <td>6.5%</td> <td>5.5%</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	6.5%	6.0%	30/06/2016	2.0%	5.5%	30/06/2017	5.5%	5.5%	30/06/2018	6.5%	5.5%
Date	Annual Return	Moving average 10 year return target														
30/06/2015	6.5%	6.0%														
30/06/2016	2.0%	5.5%														
30/06/2017	5.5%	5.5%														
30/06/2018	6.5%	5.5%														
Level of investment risk	Medium: between two and three negative annual returns are expected over any 20 year period.															
Statement of fees and other costs	\$519 Fees and other costs for a member with a balance of \$50,000 throughout the year.															

PATH: BORN 1939 - 1943																
Return target	CPI + 3.4%. This is not a guarantee of future returns or performance.															
Return	4 year average return of 5.4% as at 30 June 2018 (see Note 1)															
Comparison between return target and return (see Note 1)	<table border="1"> <caption>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>6.5%</td> <td>6.0%</td> </tr> <tr> <td>30/06/2016</td> <td>2.0%</td> <td>5.5%</td> </tr> <tr> <td>30/06/2017</td> <td>5.5%</td> <td>5.5%</td> </tr> <tr> <td>30/06/2018</td> <td>6.5%</td> <td>5.5%</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	6.5%	6.0%	30/06/2016	2.0%	5.5%	30/06/2017	5.5%	5.5%	30/06/2018	6.5%	5.5%
Date	Annual Return	Moving average 10 year return target														
30/06/2015	6.5%	6.0%														
30/06/2016	2.0%	5.5%														
30/06/2017	5.5%	5.5%														
30/06/2018	6.5%	5.5%														
Level of investment risk	Medium: between two and three negative annual returns are expected over any 20 year period.															
Statement of fees and other costs	\$439 Fees and other costs for a member with a balance of \$50,000 throughout the year.															

PATH: BORN 1934 - 1938	
Return target	CPI + 3.4%. This is not a guarantee of future returns or performance.
Return	4 year average return of 5.4% as at 30 June 2018 (see Note 1)
Comparison between return target and return (see Note 1)	<p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment risk	Medium: between two and three negative annual returns are expected over any 20 year period.
Statement of fees and other costs	\$439 Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN 1929 - 1933	
Return target	CPI + 3.4%. This is not a guarantee of future returns or performance.
Return	4 year average return of 5.0% as at 30 June 2018 (see Note 1)
Comparison between return target and return (see Note 1)	<p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment risk	Medium: between two and three negative annual returns are expected over any 20 year period.
Statement of fees and other costs	\$444 Fees and other costs for a member with a balance of \$50,000 throughout the year.

PATH: BORN PRIOR TO 1929																
Return target	CPI + 3.4%. This is not a guarantee of future returns or performance.															
Return	4 year average return of 5.0% as at 30 June 2018 (see Note 1)															
Comparison between return target and return (see Note 1)	<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>5.0%</td> </tr> <tr> <td>30/06/2016</td> <td>2.0%</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>6.5%</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	6.0%	5.0%	30/06/2016	2.0%	5.0%	30/06/2017	5.0%	5.0%	30/06/2018	6.5%	5.0%
Date	Annual Return	Moving average 10 year return target														
30/06/2015	6.0%	5.0%														
30/06/2016	2.0%	5.0%														
30/06/2017	5.0%	5.0%														
30/06/2018	6.5%	5.0%														
Level of investment risk	Medium: between two and three negative annual returns are expected over any 20 year period.															
Statement of fees and other costs	\$444 Fees and other costs for a member with a balance of \$50,000 throughout the year.															

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. 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.