

PRODUCT DISCLOSURE STATEMENT

1 January 2019

Mercer Super Trust
Corporate Superannuation Division

Mercer SmartSuper Plan
Individual Section



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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 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 8687 1823** 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 obtain 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 Corporate Superannuation Division in the Mercer Super Trust.

The Mercer Super Trust is a registered superannuation fund made up of a Corporate Superannuation Division (CSD), a Personal Superannuation Division (PSD), 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 the Individual Section 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.

2. How super works

Super is an important part of your employment benefits. It is a convenient and partly compulsory way of saving for your

retirement and supported by tax savings provided by the Government.

Under Government legislation, employers generally need to contribute a prescribed minimum amount to a super fund for their employees. This is a Superannuation Guarantee (SG) contribution. Generally, you can also make your own extra contributions.

See the *How Your Super Works* booklet for the Individual Section for more information about SG contributions.

Most employees can choose a super fund for their SG contributions (this is called Exercising Choice). Your employer will pay contributions to its selected default fund, if you don't Exercise Choice.

There are different types of super contributions. For example, 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 for the Individual Section 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

Mercer Direct investment option

The Mercer Direct investment option will be available from mid-February 2019.

This PDS is only for members of the Individual Section of the Mercer SmartSuper Plan and is issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, AFSL 235906 as trustee of the Mercer Super Trust ABN 19 905 422 981. MERCER and Mercer SmartPath are Australian registered trademarks of Mercer (Australia) Pty Ltd (Mercer) ABN 32 005 315 917. Mercer is not responsible for the issue of this PDS nor does it make any recommendations regarding your plan or guarantee the investment performance, earnings, or the return of any capital invested in it. MSAL is a wholly owned subsidiary of Mercer. In this Booklet, MSAL is called trustee, we or us.

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 for the Individual Section 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

The amount of your benefit is your super account balance. If you have insurance cover, you may receive your 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 can meet certain requirements under superannuation legislation. You may also choose to transfer your benefit to the Allocated Pension Division of the Mercer Super Trust – in part or whole, 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 for the Individual Section 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 options each have different levels and types of risks, depending on the assets they invest in.

Investment risk is generally used to describe 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.

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 may be affected as a result of foreign currencies falling or rising in value relative to the Australian dollar
- **Inflation risk** – an investment may fail to maintain its purchasing power due to increases in the price of goods and services
- **Investment manager risk** – one or more investment managers may underperform
- **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
- **Timing risk** – money is invested at higher market prices than those available soon after.

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.

Your investment menu is made up of:

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

The Ready-made options combine a mix of asset classes and investment management styles to target a stated investment objective. The Select-your-own investment options offer flexibility to blend investment options to more specific investment objectives.

With the Mercer Direct investment option you may choose your own portfolio from a range of shares, term deposits and exchange traded funds.

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

If you have 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 the Individual Section 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 for the Individual Section.

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.

	Path					
	Born prior to 1954*	Born 1954 to 1958	Born 1959 to 1963	Born 1964 to 1968	Born 1969–1973	Born after 1973*
Additional Target Return over CPI increases (% per annum)	2.0	2.50	3.25	3.75	4.25	4.50
Minimum suggested timeframe (years)	4	5	6	7	7	7
Benchmark – Growth (%)	49	59	69	79	89	89
Benchmark – Growth (%) ranges	30–70	40–80	50–90	60–100	70–100	70–100
Benchmark – Defensive (%)	51	41	31	21	11	11
Benchmark – Defensive (%) ranges	30–70	20–60	10–50	0–40	0–30	0–30
Standard Risk Measure	Medium	Medium to high	Medium to high	High	High	High
Asset classes ranges (%)						
Australian shares	0–30	5–35	10–40	15–45	20–50	20–50
International shares	0–30	5–35	10–40	20–50	25–55	25–55
Real Assets	0–30	0–30	0–35	0–35	0–35	0–35
Alternative assets	0–20	0–20	0–15	0–15	0–15	0–15
Growth fixed interest	0–20	0–20	0–20	0–15	0–15	0–15
Defensive fixed interest & Cash assets	20–50	15–45	5–35	0–25	0–15	0–15

Notes to table

The details in the table above for each path are effective at 1 January 2019. The benchmark allocation to growth assets will gradually reduce for those born between 1954 and 1973 as members in each path get older. The benchmarks for each of the asset classes and paths are set out in the *Investments* booklet for the Individual Section.

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

*The references 'Born prior to 1954' includes 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. The reference 'Born after 1973' includes the following paths – Born 1974 to 1978, Born 1979 to 1983, Born 1984 to 1988, Born 1989 to 1993, Born 1994 to 1998, Born 1999 to 2003 and Born 2004 and 2008.



You should read the important information about how we invest your money in the *Investments* booklet for the Individual Section 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 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 for the Individual Section. 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.

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 \(ASIC\)](http://www.moneySMART.gov.au) 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. You can use the information in the table to compare costs between different superannuation products.

Mercer SmartPath investment option

Type of fee or cost	Amount	How and when paid	
Investment fee *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. 'Born after 1964' includes the following paths – Born 1964 to 1968, Born 1969 to 1973, Born 1974 to 1978, Born 1979 to 1983, Born 1984 to 1988, Born 1989 to 1993, Born 1994 to 1998, Born 1999 to 2003 and 2004 and 2008.	We charge the following investment fees for the path that applies to you in the table below:	We generally calculate and deduct this fee daily (from the relevant path) when unit prices are determined. Any deduction will be reflected in your super account balance.	
	Path name		Estimated management fees (% per annum of your super account balance)
	Born prior to 1954*		0.33%
	Born 1954 to 1958		0.36%
	Born 1959 to 1963		0.44%
Born after 1964*	0.47%		
Administration fee	We charge the following administration fees: <ul style="list-style-type: none"> a dollar based administration fee of \$87.12 per annum (\$7.26 per month), and an asset based administration fee of 0.55% per annum of your super account balance, and an estimated expense allowance range of between 0.00% per annum to 0.05% per annum of your super account balance. 	We generally deduct the dollar based administration fee 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. We generally calculate and deduct the asset based administration fee and expense allowance daily (from the relevant path) when unit prices are determined. These deductions will be reflected in your super account balance.	
Buy-sell spread	Nil.	Not applicable.	
Switching fee	Nil.	Not applicable.	
Exit fee	\$139.58 You do not pay an exit fee on super payouts you withdraw from your Plan that remain in the Mercer Super Trust.	Deducted from each super payout, including payouts to the Australian Tax Office (ATO), at the time we make the super payout (before we apply tax).	

Type of fee or cost	Amount	How and when paid
Advice fees Relating to all members investing in a particular investment option (including Mercer SmartPath).	Nil.	Not applicable.
Other fees and costs¹	See note ¹ below.	See note ¹ below.
Indirect Cost Ratio (ICR)	An estimated ICR of between 0.31%^ to 0.48%^ per annum of your super account balance, depending on which path you are in. ^ The ICRs are for the year ending 30 June 2018 and are based on the actual information available and/or reasonable estimates for that period as at the date of this PDS. The ICRs may vary from year to year. For more details see 'Indirect Cost Ratio' in the 'Additional explanation of fees and costs' section of the <i>How Your Super Works</i> booklet for the Individual Section.	ICRs are 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.

¹ We may apply other fees and costs which include family law fees, advice fees (which are negotiable) for personal advice and insurance fees. See 'Additional explanation of fees and costs' in the *How Your Super Works* booklet for the Individual Section for further details.

Warning: You may have to pay an adviser service fee (which is negotiable) if you consult a financial adviser. 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 1989 to 1993 path. The investment fees and indirect costs for this investment option vary depending on your path.

Example – Mercer SmartPath (Born 1989 to 1993 path)		Balance of \$50,000
Investment fees	0.47%	For every \$50,000 you have in the Mercer SmartPath investment option you will be charged \$235.00 each year.
PLUS Administration fees	0.60% plus \$87.12	And , you will be charged \$300.00 each year plus \$87.12 in dollar based administration fees regardless of your balance.
PLUS indirect costs for Mercer SmartPath	0.48%	And , indirect costs of \$240.00 each year will be deducted from your investment.
EQUALS cost of Mercer SmartPath		If your balance was \$50,000, then for that year you will be charged fees of \$862.12* for the Mercer SmartPath investment option.

* Additional fees may apply: And, if you leave the Mercer Super Trust, you will also be charged an exit fee of \$139.58 for every payment from the Mercer Super Trust for you (even where the payment is only part of your super account balance).

Plan fees and costs

You should read the important information about fees and costs in the *How Your Super Works* booklet for the Individual Section 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 exit and dollar based administration fees set out in the table above will be indexed annually at each 1 January to Average Weekly Ordinary Time Earnings. We show the indexed fees as at 1 January 2019 in this document. The next indexation will occur on 1 January 2020. 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

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. After-tax contributions, where you do not claim a tax deduction, are generally tax-free. There are limits on the amount of contributions that are concessional tax-free 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 (excluding undeducted after-tax 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.

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

Super payouts

Super payouts from your Plan may be taxed if your age is less than 60. Generally, no tax applies to super payouts once you turn 60 (tax may be payable on some Death payouts and some disablement income benefits where this benefit applies to you in your Plan). Withholding tax is deducted from your super payout 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 payouts to the ATO.

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.

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 payout.



You should read the important information about tax and super in the *How Your Super Works* booklet for the Individual Section 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

When you join your Plan, you may automatically be given insurance cover subject to certain conditions. If eligible, you may be provided with:

- Death only cover (which may include Terminal Illness cover), and
- Total and Permanent Disablement (TPD) 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 for the Individual Section.

The *How Your Super Works* booklet for the Individual Section 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 for the Individual Section.

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 cancel or opt out of your TPD cover only, but cannot cancel or opt out of your Death cover only and keep your TPD cover.

If you have been automatically transferred from an employer plan in the CSD and you previously had Death only or Death and TPD insurance 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 cover in the CSD. Any total but temporary disablement cover or salary continuance cover you had in your employer's plan will not continue in the Individual Section.

If you are opening an account in the Individual Section directly or you have been automatically transferred from an employer plan in the CSD and did not have insurance cover, then you will be provided with a choice of any number of units of Death and TPD cover which will be subject to underwriting and acceptance by the insurer. If you don't make a valid choice then you'll receive nil units of 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 the Individual Section 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 have. The cost ranges between \$0.33 and \$81.57 per annum for females and between \$0.57 and \$82.68 per annum for males for each \$1,000 worth 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 for the Individual Section 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 for the Individual Section 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 from an employer plan in the CSD then you will automatically join the Individual Section and you do not need to complete the *Application Form*.

If you join the Individual Section directly you must meet the minimum account balance requirements of at least \$1,000 to be invested or transferred into the Individual Section to open your account.

To join directly you will need to:

- complete and submit an online *Application Form* available at mercersuper.com, 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).

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.

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 the Individual Section for more details.

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.



You should read the important information about enquiries or complaints procedures and cooling off in the *How Your Super Works* booklet for the Individual Section before making any decision about your super. Go to mercersuper.com/documents for a copy of this booklet. The material relating to enquiries or complaints procedures may change between the time you read this PDS and the day you acquire this product.
