MySuper Product Dashboard

20 February 2026

Virgin Money Super - LifeStage Tracker®

MySuper Product for Virgin Money Super

This Product Dashboard is for Virgin Money Super - LifeStage Tracker®, the MySuper product for Virgin Money Super, a plan in the Mercer Super Trust.

Set out in this Product Dashboard are details of Virgin Money Super - LifeStage Tracker® which is the investment option for your Plan's MySuper product. When using this Product Dashboard, you should refer to the table which corresponds to the 'Path' you belong to based on your year of birth. You should consider the information in this Product Dashboard and the Product Disclosure Statement (PDS) for Virgin Money Super before making an investment decision about the Virgin Money Super - LifeStage Tracker® MySuper product.

The information provided in this Product Dashboard 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 Product Dashboard and the PDS for Virgin Money Super at **virginmoney.com.au/super**
or by calling the Customer Care Team on 1300 652 770 between 8am and 6pm AEST/AEDT, weekdays (apart from national public holidays).

This Product Dashboard is issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, AFSL #235906, as trustee of Virgin Money Super, a plan in the Mercer Super Trust ABN 19 905 422 981. Virgin Money Financial Services Pty Ltd ABN 51 113 285 395 AFSL #286869 (Virgin Money) is the promoter of Virgin Money Super.
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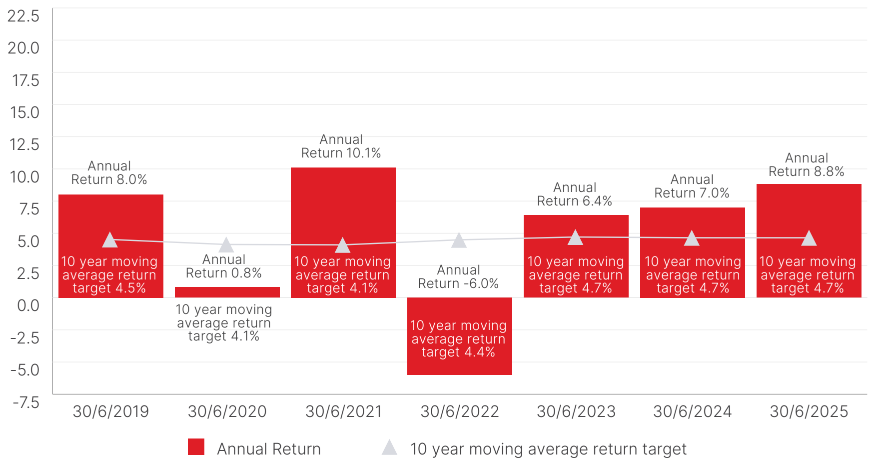
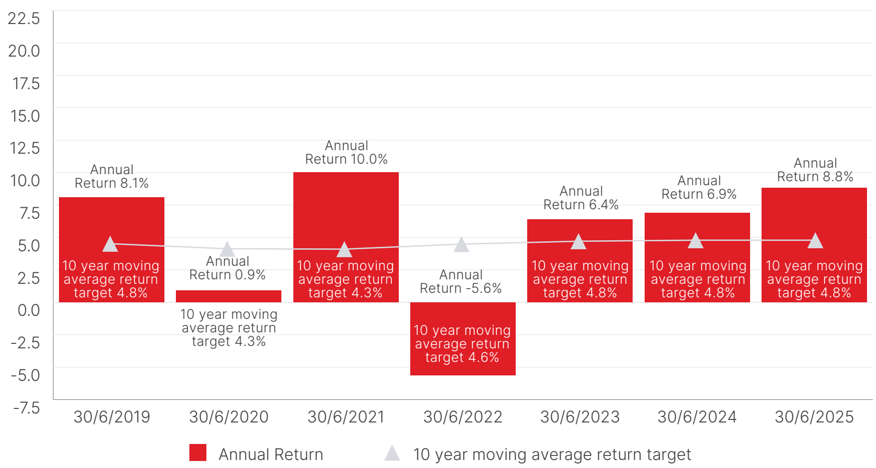
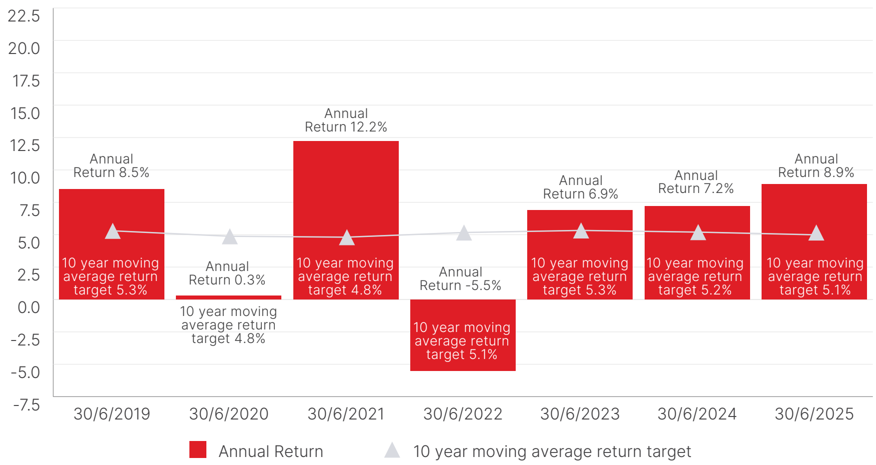
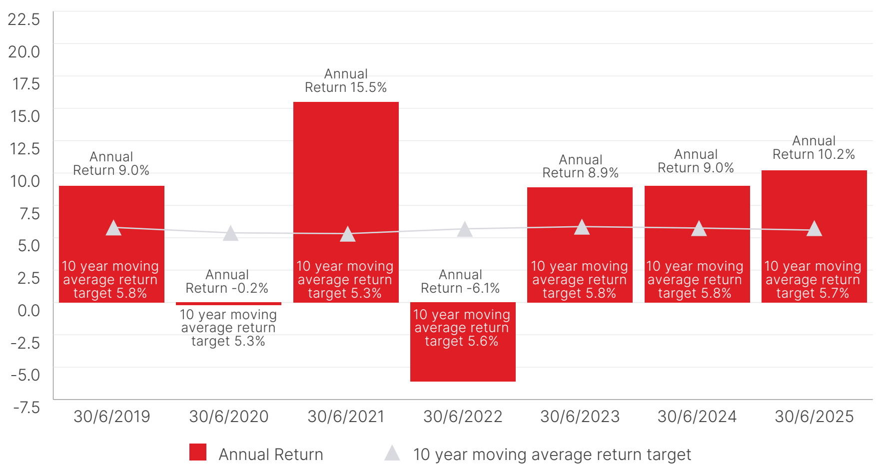
The product Target Market Determination can be found at mercersuper.com.au/tmd. Past performance is not a reliable indicator of future performance. The value of an investment in Virgin Money Super may rise and fall from time to time. The investment performance, earnings or return of capital invested are not guaranteed.

LifeStage Tracker® – Born Prior to 1949	
Return target (see Note 1)	Return target for 2026 to 2035 is CPI +2.2% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
Return (10 year average return as at 30 June 2025)	Not available (see Note 2)
Comparison between return target and return (see Note 2)	 Past performance is not a reliable indicator of future returns or performance.
Level of investment risk	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.
Statement of fees and other costs	$339 p.a. Fees and other costs for a member with a balance of $50,000 throughout the year.

LifeStage Tracker® – Born 1949 to 1953	
Return target (see Note 1)	Return target for 2026 to 2035 is CPI +2.2% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
Return (10 year average return as at 30 June 2025)	Not available (see Note 2)
Comparison between return target and return (see Note 2)	 Past performance is not a reliable indicator of future returns or performance.
Level of investment risk	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.
Statement of fees and other costs	$339 p.a. Fees and other costs for a member with a balance of $50,000 throughout the year.

1. The return target for a representative member is the mean annualised estimate of the percentage rate of net return that exceeds the growth in the CPI over ten years.
2. The 10 year average return is not available as at 30 June 2025, as the LifeStage Tracker® investment option commenced in December 2016.

LifeStage Tracker® – Born 1954 to 1958	
Return target (see Note 1)	Return target for 2026 to 2035 is CPI +2.2% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
Return (10 year average return as at 30 June 2025)	Not available (see Note 2)
Comparison between return target and return (see Note 2)	 Past performance is not a reliable indicator of future returns or performance.
Level of investment risk	Medium to high: Estimated number of negative net investment returns over a 20 year period is 3 to less than 4.
Statement of fees and other costs	$339 p.a. Fees and other costs for a member with a balance of $50,000 throughout the year.

LifeStage Tracker® – Born 1959 to 1963	
Return target (see Note 1)	Return target for 2026 to 2035 is CPI +2.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
Return (10 year average return as at 30 June 2025)	Not available (see Note 2)
Comparison between return target and return (see Note 2)	 Past performance is not a reliable indicator of future returns or performance.
Level of investment risk	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.
Statement of fees and other costs	$339 p.a. Fees and other costs for a member with a balance of $50,000 throughout the year.

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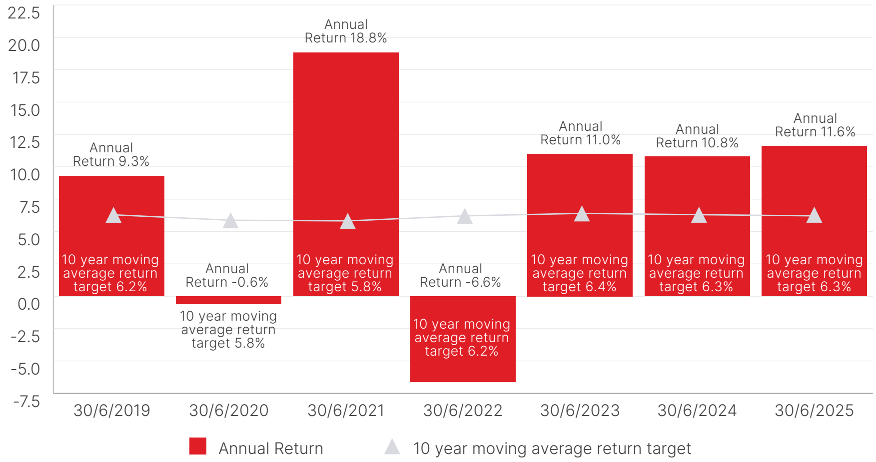
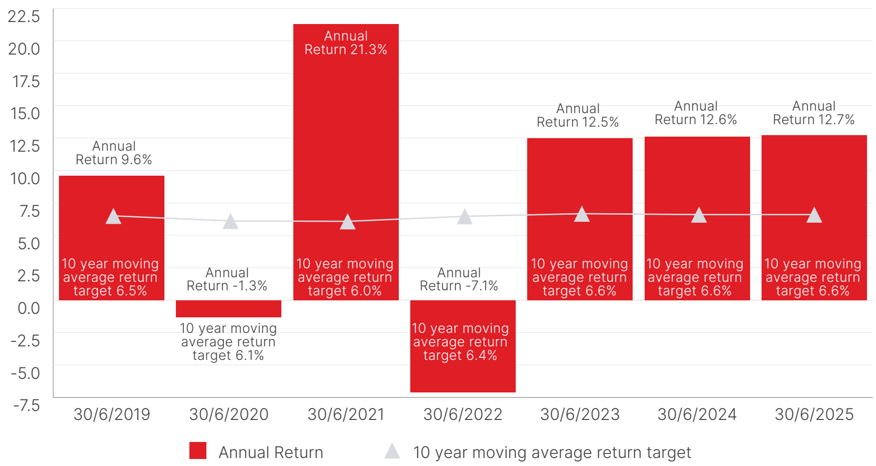
<table>
<tr><th colspan="2">LifeStage Tracker® – Born 1964 to 1968</th></tr>
<tr><td>Return target (see Note 1)</td><td>Return target for 2026 to 2035 is CPI +3.1% per year after fees and taxes.
This is not a guarantee of future returns or performance. This is a prediction only.</td></tr>
<tr><td>Return (10 year average return as at 30 June 2025)</td><td>Not available (see Note 2)</td></tr>
<tr><td>Comparison between return target and return (see Note 2)</td><td>


Past performance is not a reliable indicator of future returns or performance.</td></tr>
<tr><td>Level of investment risk</td><td>High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.</td></tr>
<tr><td>Statement of fees and other costs</td><td>$339 p.a. Fees and other costs for a member with a balance of $50,000 throughout the year.</td></tr>
</table>

<table>
<tr><th colspan="2">LifeStage Tracker® – Born 1969 to 1973</th></tr>
<tr><td>Return target (see Note 1)</td><td>Return target for 2026 to 2035 is CPI +3.5% per year after fees and taxes.
This is not a guarantee of future returns or performance. This is a prediction only.</td></tr>
<tr><td>Return (10 year average return as at 30 June 2025)</td><td>Not available (see Note 2)</td></tr>
<tr><td>Comparison between return target and return (see Note 2)</td><td>


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<tr><td>Level of investment risk</td><td>High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.</td></tr>
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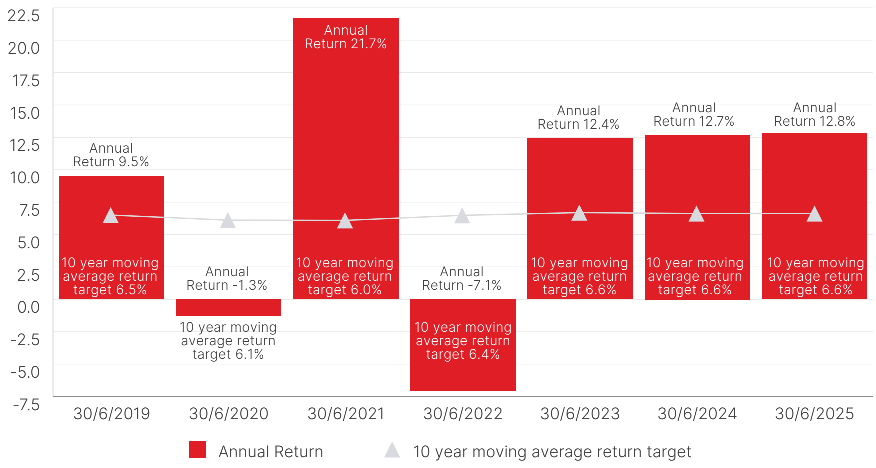
LifeStage Tracker® – Born 1974 to 1978	
Return target (see Note 1)	Return target for 2026 to 2035 is CPI +3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
Return (10 year average return as at 30 June 2025)	Not available (see Note 2)
Comparison between return target and return (see Note 2)	 Past performance is not a reliable indicator of future returns or performance.
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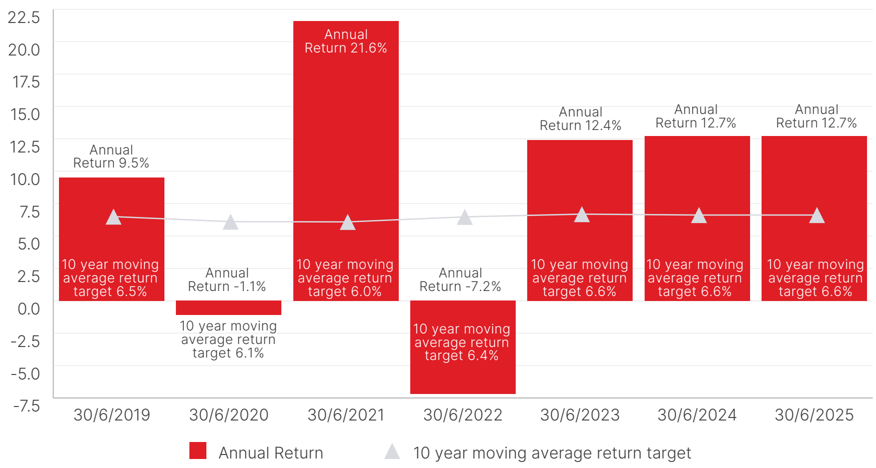
LifeStage Tracker® – Born 1979 to 1983	
Return target (see Note 1)	Return target for 2026 to 2035 is CPI +3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
Return (10 year average return as at 30 June 2025)	Not available (see Note 2)
Comparison between return target and return (see Note 2)	 Past performance is not a reliable indicator of future returns or performance.
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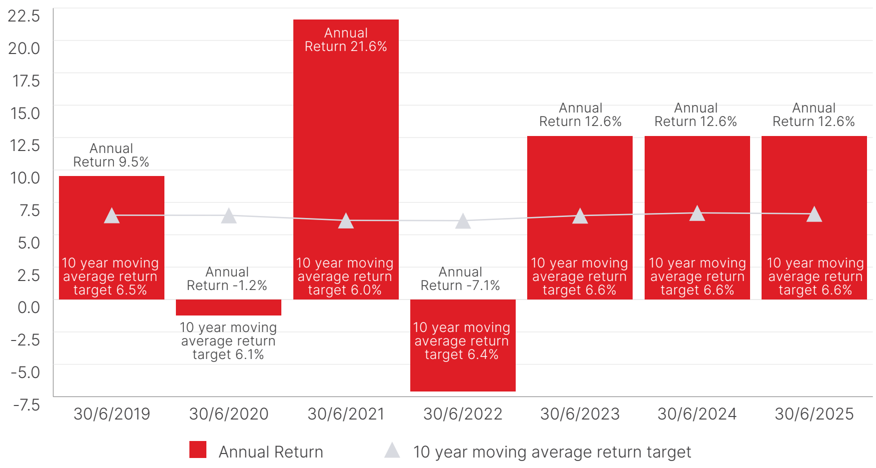
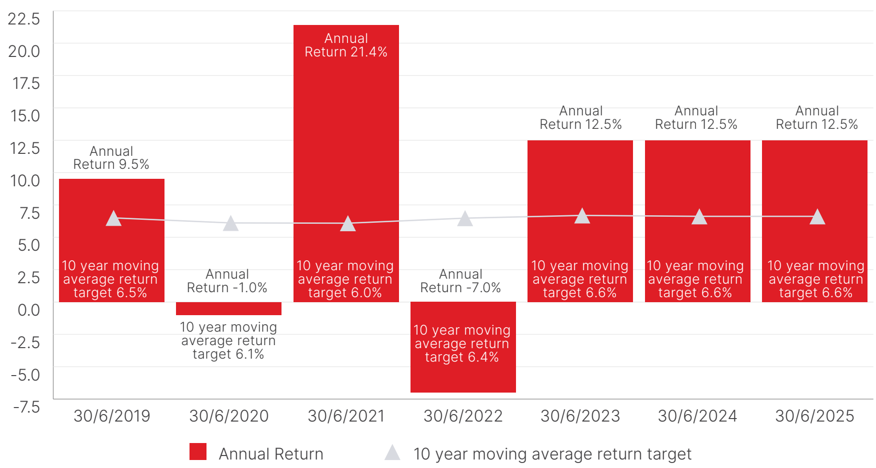
LifeStage Tracker® – Born 1984 to 1988	
Return target (see Note 1)	Return target for 2026 to 2035 is CPI +3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
Return (10 year average return as at 30 June 2025)	Not available (see Note 2)
Comparison between return target and return (see Note 2)	 Past performance is not a reliable indicator of future returns or performance.
Level of investment risk	High: Estimated number of negative net investment returns over a 20 year period is 4 to less than 6.
Statement of fees and other costs	$329 p.a. Fees and other costs for a member with a balance of $50,000 throughout the year.

LifeStage Tracker® – Born 1989 to 1993	
Return target (see Note 1)	Return target for 2026 to 2035 is CPI +3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
Return (10 year average return as at 30 June 2025)	Not available (see Note 2)
Comparison between return target and return (see Note 2)	 Past performance is not a reliable indicator of future returns or performance.
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<table>
<tr><th colspan="2">LifeStage Tracker® – Born 1994 to 1998</th></tr>
<tr><td>Return target (see Note 1)</td><td>Return target for 2026 to 2035 is CPI +3.6% per year after fees and taxes.
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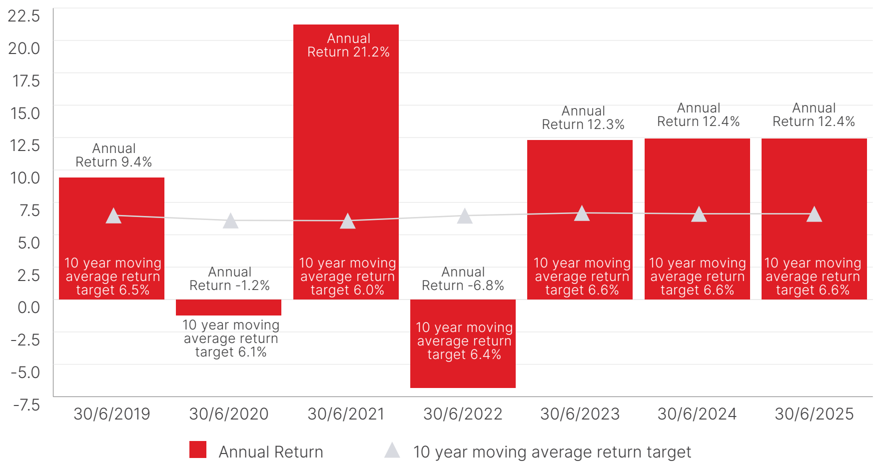
<tr><td>Return (10 year average return as at 30 June 2025)</td><td>Not available (see Note 2)</td></tr>
<tr><td>Comparison between return target and return (see Note 2)</td><td>



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<tr><th colspan="2">LifeStage Tracker® – Born 1999 to 2003</th></tr>
<tr><td>Return target (see Note 1)</td><td>Return target for 2026 to 2035 is CPI +3.6% per year after fees and taxes.
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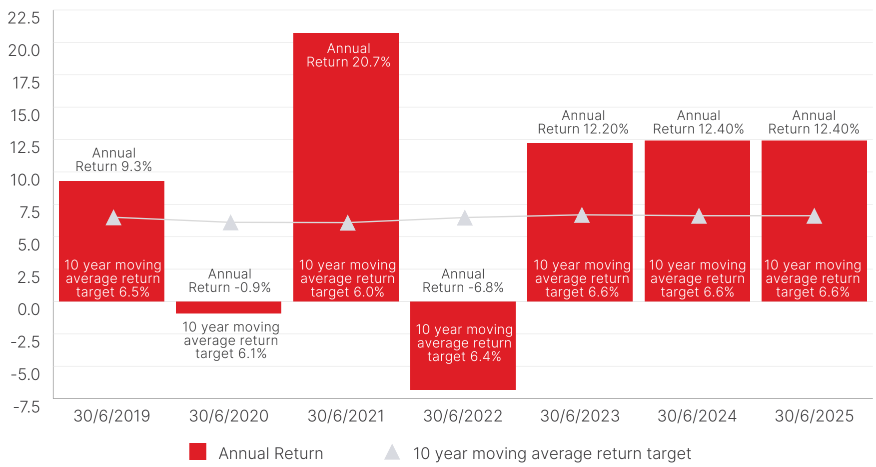
<tr><td>Return (10 year average return as at 30 June 2025)</td><td>Not available (see Note 2)</td></tr>
<tr><td>Comparison between return target and return (see Note 2)</td><td>



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<table>
<tr><th colspan="2">LifeStage Tracker® – Born 2004 to 2008</th></tr>
<tr><td>Return target (see Note 1)</td><td>Return target for 2026 to 2035 is CPI +3.6% per year after fees and taxes.
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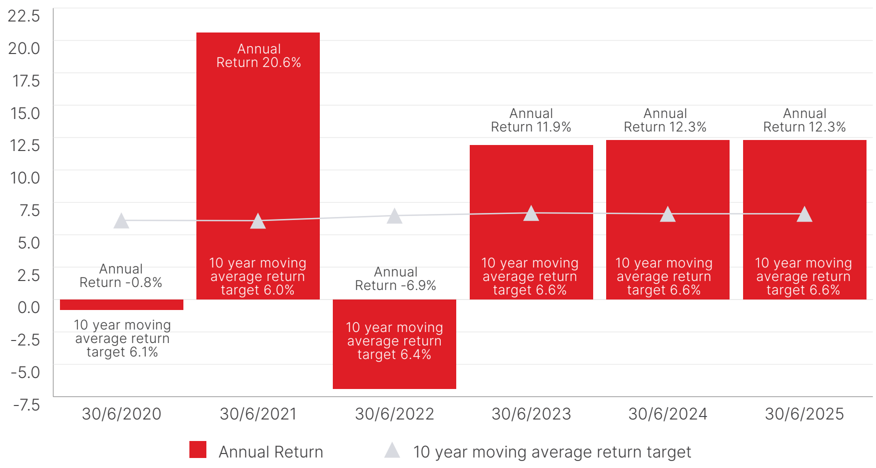
<tr><td>Comparison between return target and return (see Note 2)</td><td>

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<tr><th colspan="2">LifeStage Tracker® – Born 2009 to 2013</th></tr>
<tr><td>Return target (see Note 1)</td><td>Return target for 2026 to 2035 is CPI +3.6% per year after fees and taxes.
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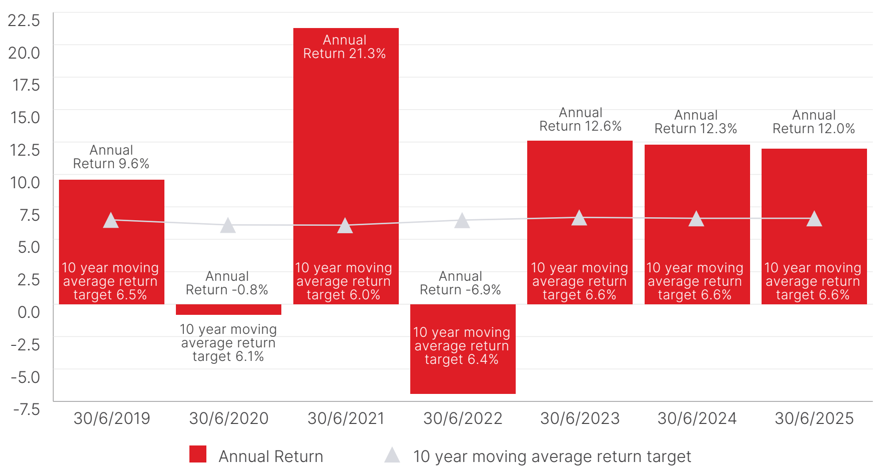
<tr><td>Return (10 year average return as at 30 June 2025)</td><td>Not available (see Note 3)</td></tr>
<tr><td>Comparison between return target and return (see Note 3)</td><td>

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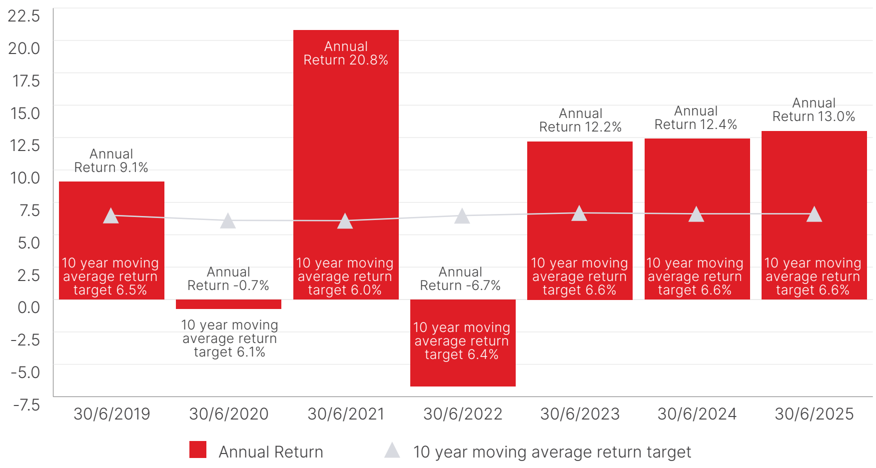
3. The 10 year average return is not available as at 30 June 2025, as the LifeStage Tracker® investment option commenced in December 2016.

LifeStage Tracker® – Born 2014 to 2018	
Return target (see Note 1)	Return target for 2026 to 2035 is CPI +3.6% per year after fees and taxes. This is not a guarantee of future returns or performance. This is a prediction only.
Return (10 year average return as at 30 June 2025)	Not available (see Note 2)
Comparison between return target and return (see Note 2)	 Past performance is not a reliable indicator of future returns or performance.
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1300 652 770
virginmoney.com.au/super

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