

Mercer Super Trust – Mercer SmartSuper Plan

Summary of Significant Events and Material Changes

Period: 1 September 2023 – 30 September 2025

The following is a summary of Significant Events and Material Change Notices that have been provided to members of the Mercer SmartSuper Plan in the Mercer Super Trust during the last two years. Copies of each Notice can be obtained by calling the Helpline on 1800 682 525.

Notice Date	Nature of Event or Change	Impact of the change
September 2025	Insurance changes	- Effective 1 November 2025, there are changes to the cost of insurance cover, insurance cover terms, conditions and exclusions, and insurance definitions. - There will be a Limited Service Period from 31 October 2025 until 5 November 2025.
July 2025	Investment Changes	- The Mercer Direct investment option will move to a new platform provider in early October 2025. - New investments for Mercer Direct will not be accepted from 16 July 2025, and the Mercer Direct platform will be unavailable from 12 September, until the transition is finalised in early October 2025.
June 2024	Fees and Cost Changes	The investment and transaction costs for the year ended 30 June 2023 have been finalised. Updated estimates for the year to 30 June 2024 have been provided for some investment options.
April 2024	Investment changes	- Effective 24 May 2024, some of the Mercer Sustainable Plus options will be closed. - For the Mercer Sustainable Plus options that remain open, there will be changes to: - Option names - Strategic Asset Allocation (SAA), SAA ranges and the Additional Exclusion Criteria - Standard Risk Measure

Mercer SmartSuper Plan – FIS (employees of WorldPay Pty Ltd and Payrix Australia Pty Ltd)

Notice Date	Nature of Event or Change	Impact of the change
December 2023	Transfer of super	From 1 February 2024, members who are employees of WorldPay Pty Ltd and Payrix Australia Pty Ltd will be transferred to a new Mercer SmartSuper Plan – Individual Section account.

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