Hi, and welcome to Mercy Super!

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This is the Product Disclosure Statement for Super and Income accounts (PDS). It provides you with a summary of significant information about these accounts and how they work. For more detailed information, you should refer to the Super account guide, Income account guide, Your investment options guide and the Insurance in your super guide obtainable from us or by logging into Member Online at mercysuper.com.au. These other documents form part of this PDS and you should consider all of the information provided before making a decision about the Super or Income accounts. The information in this PDS is general information only and does not take into account your personal financial situation or needs. You should consider obtaining financial advice tailored to your own personal circumstances.
1. About Mercy Super

As an employee of a Mercy Partners or other Sisters of Mercy organisation, you have the exclusive opportunity to become a Mercy Super member. In this document, we’ll outline some of the benefits of having Mercy Super as your super fund for life.

Who are we?

Mercy Super has a long and proud history of looking after the retirement savings of our members. We’ve been doing it since 1962 and it’s a responsibility we take seriously.

We’re committed to providing you with the security and support you need at every stage of your journey – from your working years and through retirement. And if you leave one of our participating employers, you can take Mercy Super with you to your next job.

About Mercy Super’s Super and Income accounts

Our Super account is designed to help you save for retirement during your working years.

The next step is our Pre-Retirement Income account, which allows you to ease into retirement while you’re still working – either to boost your super or cut back on your working hours without reducing your take home pay. Once you’ve fully retired, our Post-Retirement Income account gives you the ability to draw a regular income in a tax-friendly environment.

How can we help?

We’re here to help you make the most of your retirement savings. For information or help you can drop by for a chat, give us a call on 1300 368 891 or visit our website at mercysuper.com.au

While you’re working

Super account

Make contributions and grow your super

Pre-Retirement Income account

Ease into retirement while still working

Post-Retirement Income account

Receive regular income payments in retirement

Mercy Super offers a MySuper product for Super account members which includes our MySuper Balanced investment option, as well as a range of other investment options.

Find out more about Mercy Super at mercysuper.com.au, including our product dashboard for our MySuper Balanced option, investment information, trustee and executive remuneration and other important Fund information.

Keep track of your super on the go

With Mercy Super’s Member Online, you get secure, round-the-clock access to your account. It’s easy to use and you can:

- Check your account balance and insurance cover
- See your transaction history, including contributions
- View and switch your investments
- Let us search for your lost super
- Roll other super into your Mercy Super account

To get started with Member Online, go to mercysuper.com.au
2. How super works

Superannuation (super) is a compulsory form of investment that helps you save for retirement. It’s a long-term investment and the more super you have, the more comfortable you’re likely to be in retirement.

To encourage people to save, the Government provides you with incentives such as the co-contribution scheme and tax savings for money you invest in your super.

Generally, if you’re working and earn more than $450 a month, your employer must make contributions into a super fund for you. This is known as the Superannuation Guarantee (SG). Many people can choose which fund their SG contributions are paid into. However, your super fund may be determined by the terms of your employment.

With your Super account, you can top up your super by making extra contributions from your before-tax salary (known as salary sacrifice) or after-tax salary. You can start, change or stop making extra contributions at any time, but there are some limits to how much you can add into your Super account each year.

TIP: Getting your contribution strategy right is a key part of building your retirement savings. We can help you set up a strategy based on your personal circumstances. Contact us and we’ll help you get the most out of your super.

If you’re thinking about retirement, whether you’re looking at transitioning or full retirement, our Income accounts are a great option. Your money stays invested in a tax-friendly environment while you withdraw income payments. And, once you turn 60 and are eligible to access your super, any withdrawals you make (including regular payments) are tax-free.

Consolidating your super

You can consolidate money you have in other super funds into your Super account. This is a great way to simplify your super and ensure you’re paying only one set of fees. To find out more, read the Super account guide, or you can consolidate your super online by logging in to Member Online at mercysuper.com.au.

Accessing your super

Since the purpose of super is to help you build retirement savings, you generally can’t access your money until you reach your preservation age which is between 55 and 60 depending on your date of birth. There are some special circumstances where your super can be accessed earlier. More information can be found in the Super account guide.

Before making a decision, you should read the important information about contributions and accessing your super in the Super account guide and important information about payments and tax in the Income account guide, available at mercysuper.com.au or by calling us on 1300 368 891. Please be aware that information may change between the time you read this PDS and the day when you acquire this product.

3. Benefits of investing with Mercy Super’s Super and Income accounts

- Genuine personal service and advice from our in-house team of qualified staff and financial advisers – all salaried Mater employees
- Investment options with a long history of consistent, competitive performance
- Death and Disability insurance cover that stands out from the rest
- 24/7 online access including a range of tools and calculators
- Care when you need it – we’re here for you during your working life and through your transition into retirement

4: Risks of super

All investments carry risk and your super is no different. There are a number of risks to consider:

- Different investment options carry different levels of risk depending on the assets they’re invested in.
- The value of investments will change and may rise or fall.
- The level of investment returns will change and future returns may differ from past returns.
- Investment returns are not guaranteed and you may lose some of your money.
- The level of return for each of the Fund’s investment options will vary.
- Laws affecting super may change in the future.
- The amount of your savings in your Super account (including contributions and returns) may not be enough to provide adequately for your retirement.
- The level of investment risk may vary depending on a range of factors such as your age, investment time frames, what other investments you have and your risk tolerance.

Investments with a potential for higher return generally exhibit higher levels of risk. This increases the likelihood of experiencing a negative return in any given year. Each of the four main asset classes – shares, property, fixed interest and cash – has different levels of risk and different potential for returns.

Before making a decision, you should read the important information about the risks of investing in the Your investment options guide, available at mercysuper.com.au or by calling us on 1300 368 891. The information about the risks of super and investing may change between the time you read this PDS and the day when you acquire the product.
5. How we invest your money

Mercy Super offers you a choice of investment options. Each investment option carries a different level of risk depending on the assets which make up the option.

If you have a Super account and don’t make an investment choice*, your money will automatically be invested in the MySuper Balanced option (our default investment option).

For Income account members, you’ll need to choose your investment option/s when you activate your Income account.

Mercy Super’s investment options

<table>
<thead>
<tr>
<th>Pre-mixed options</th>
<th>Super accounts</th>
<th>Income accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diversified mix of asset classes to provide different risk/return opportunities</strong></td>
<td>Growth</td>
<td>Growth</td>
</tr>
<tr>
<td></td>
<td>MySuper Balanced</td>
<td>Balanced</td>
</tr>
<tr>
<td></td>
<td>Conservative</td>
<td>Conservative</td>
</tr>
<tr>
<td></td>
<td>Stable</td>
<td>Stable</td>
</tr>
<tr>
<td></td>
<td>Socially Responsible</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Asset class options</th>
<th>Made up of specific asset classes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian Shares</td>
<td></td>
</tr>
<tr>
<td>International Shares</td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td></td>
</tr>
</tbody>
</table>

When deciding which investment option/s may be right for you, make sure you consider the likely investment return, risk and your investment timeframe.

* If you’re joining the Spouse category you will need to choose an investment option as part of your application for your membership to be accepted.

Apart from the Socially Responsible option, the Trustee does not directly take into account labour standards, environmental, social or ethical considerations when selecting, retaining or redeeming investments.

Making your investment choice

You can choose to have your account invested in one or a combination of our investment options.

For Super accounts, you can choose where you’d like to invest your account balance and future contributions you make to your account. To make your choice, you’ll need to complete the investment choice section of the New member options form.

For Income accounts, you can choose where you’d like to invest your account balance and the option/s that you’d like your income payments to be made from. To make your choice, you’ll need to complete the investment choice section of the Income account activation form.

You can change your investment option/s for either Super or Income accounts at any time through your Member Online account at mercysuper.com.au.

Our default investment option

Let’s take a closer look at the default investment option for Super accounts and a similar (although not default) option for Income accounts. These Pre-mixed options invest across a diversified range of assets which are suitable for members seeking long term returns above inflation with an investment timeframe of at least 10 years.

<table>
<thead>
<tr>
<th>Super accounts – MySuper Balanced (default) option</th>
<th>Income accounts – Balanced option</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Return objective</strong></td>
<td>CPI + 3.5% over rolling 10 year periods</td>
</tr>
<tr>
<td><strong>Strategic asset allocation (and ranges)</strong></td>
<td></td>
</tr>
<tr>
<td>Australian Equities</td>
<td>26.0% (17 – 37%)</td>
</tr>
<tr>
<td>International Equities</td>
<td>23.0% (13 – 33%)</td>
</tr>
<tr>
<td>Alternative Growth</td>
<td>6.0% (1 – 11%)</td>
</tr>
<tr>
<td>Property</td>
<td>12.0% (7 – 17%)</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>12.0% (7 – 17%)</td>
</tr>
<tr>
<td>Australian Fixed Interest</td>
<td>6.0% (0 – 14%)</td>
</tr>
<tr>
<td>International Fixed Interest</td>
<td>6.0% (0 – 14%)</td>
</tr>
<tr>
<td>Alternative Defensive</td>
<td>6.0% (0 – 11%)</td>
</tr>
<tr>
<td>Cash/Enhanced Cash</td>
<td>3.0% (0 – 12%)</td>
</tr>
<tr>
<td><strong>Currency Exposure</strong></td>
<td>15.0% (5 – 25%)</td>
</tr>
<tr>
<td><strong>Probable frequency of negative annual return</strong></td>
<td>Less than three in 20 years</td>
</tr>
<tr>
<td><strong>Standard Risk Measure</strong></td>
<td></td>
</tr>
</tbody>
</table>

* The Standard Risk Measure is based on an industry standard designed to allow members to compare how often different investment options would be expected to deliver a negative annual return over any 20-year period. For more information about the Standard Risk Measure refer to the Your investment options booklet.

Mercy Super also offers a range of other investment options. For more information on our range of options, refer to the Your investment options guide available from mercysuper.com.au.

From time to time the Trustee may make changes to the investment options. You will be notified of any significant changes. Before making a decision about investing your super, you should read the important information in the Your investment options guide available at mercysuper.com.au or by calling us on 1300 368 891. The information about how we invest your money may change between the time you read this PDS and the day when you acquire the product.
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 (as applicable), may be able to negotiate to pay lower administration 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 Investment Commission (ASIC) website (moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

The text above is a Government prescribed Consumer Advisory Warning. All Mercy Super members enjoy the same competitive fees.

6. Fees and costs

Fees and other costs

The table below shows a summary of the main fees and costs that you may be charged for your Mercy Super account. Fees and costs are deducted from your account or from the returns on your investment.

Taxes and insurance costs (applicable only for Super accounts) are set out in another part of this document.

We encourage you to read all the information about fees and other costs because it’s important to understand their impact on your investment.

<table>
<thead>
<tr>
<th>Type of fee</th>
<th>Amount</th>
<th>How and when paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment fee</td>
<td>Nil</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Administration fee</td>
<td>Super account: $1.10 per week ($57.20 p.a.) + 0.30% p.a. of account balance (The 0.30% p.a. fee is subject to a cap of $600 per year)</td>
<td>Deducted from your account balance monthly</td>
</tr>
<tr>
<td></td>
<td>Income account: 0.30% p.a. (subject to a cap of $1,000 per year)</td>
<td></td>
</tr>
<tr>
<td>Buy-sell spread</td>
<td>Nil</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Switching fee</td>
<td>Nil</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Exit fee</td>
<td>$75</td>
<td>Deducted from your account balance when you make a withdrawal or exit the Fund. It is not applied to internal transfers including transfers to Mercy Super’s Income accounts.</td>
</tr>
<tr>
<td>Advice fee</td>
<td>Nil</td>
<td>See Additional explanation of fees and costs on page 6</td>
</tr>
<tr>
<td>Other fees and costs</td>
<td>Activity fees may apply</td>
<td>See Additional explanation of fees and costs on page 6</td>
</tr>
</tbody>
</table>

Indirect cost ratio*

| MySuper Balanced (Super only) | 0.857% p.a. |
| Growth (Income only)         | 0.964% p.a. |
| Balanced (Income only)       | 0.898% p.a. |
| Conservative                 | 0.759% p.a. |
| Stable                       | 0.438% p.a. |
| Socially Responsible (Super only) | 1.268% p.a. |
| Australian Shares (Super only) | 0.546% p.a. |
| International Shares (Super only) | 0.960% p.a. |
| Cash                         | 0.162% p.a. |

The online calculators

We offer a range of online tools and calculators to help you make decisions about your super and plan for retirement. Visit the planning tools section at mercysuper.com.au.

*These figures are to give you an idea about the costs that might apply to different investment options and are based on the estimated 2018/19 financial year management costs at the time of producing this document. This may be different to the costs that actually apply as we can’t precisely calculate investment fees and other indirect costs in advance. Instead they are based on modelled fee data. While we do everything we can to provide you with reasonable projections, remember they are estimates only.
6. Fees and costs (continued)

Additional explanation of fees and costs

- Other fees and costs such as activity fees, advice fees for personal advice or insurance fees may apply. Refer to the relevant account guide available at mercysuper.com.au for further information on fees and costs.
- The Trustee may change or introduce new fees at its discretion. You will be given at least 30 days’ notice in writing before any increase is introduced.

A fee may be charged if you receive personal advice from our on-site financial advisers*. You may be eligible to have the cost of this advice deducted from your account. This will be agreed between you and your financial adviser and detailed in the Statement of Advice provided to you.

Example of annual fees and costs for our MySuper Balanced (Super accounts) and Balanced (Income accounts) options

The table below shows you how the fees and costs for our default investment option for Super accounts and a similar (although not default) option for Income accounts can affect your super investment over a one-year period. You can use this table to compare our super products with other super products.

<table>
<thead>
<tr>
<th>Super accounts</th>
<th>Income accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example - MySuper Balanced</td>
<td>Example - Balanced</td>
</tr>
<tr>
<td>Investment fees – 0%</td>
<td>Investment fees – 0%</td>
</tr>
<tr>
<td>Plus Administration fees - $57.20 p.a. (%1.10 per week) + 0.30% p.a. (subject to a cap of $600 per year)</td>
<td>Plus Administration fees - 0.30% p.a. (subject to a cap of $1,000 per year)</td>
</tr>
<tr>
<td>Plus Indirect costs for MySuper Balanced - 0.857%</td>
<td>Plus Indirect costs for Balanced - 0.898%</td>
</tr>
<tr>
<td>Balance of $50,000</td>
<td>Balance of $50,000</td>
</tr>
<tr>
<td>For every $50,000 you have in MySuper Balanced, you will be charged $57.20 regardless of your account balance and $150 in administration fees each year. A total of $207.20</td>
<td>For every $50,000 you have in Balanced, you will be charged $150 in administration fees each year.</td>
</tr>
<tr>
<td>And, indirect costs of $428.50 each year will be deducted from your investment</td>
<td>And, indirect costs of $449.00 each year will be deducted from your investment</td>
</tr>
<tr>
<td>If your balance was $50,000, then for that year you will be charged fees of $635.70 for the MySuper Balanced option.</td>
<td>If your balance was $50,000, then for that year you will be charged fees of $399.00 for the Balanced option.</td>
</tr>
</tbody>
</table>

*Additional fees may apply. If you make a withdrawal from your account, you will be charged an exit fee of $75.

7. How super is taxed

While super is generally taxed at a lower rate than most other investments, the following tax may apply:

1. When contributions are made to Super accounts
   Your employer contributions (including SG) and any salary sacrifice amounts are taxed at 15%* when credited to your account.

2. On investment earnings
   Investment earnings for Super accounts and Pre-Retirement Income accounts are taxed at up to 15% before they’re credited to your account. For Post-Retirement Income accounts, investment earnings are tax-free.

3. If you withdraw a benefit before age 60
   Any applicable tax will be deducted and paid directly to the Australian Taxation Office. Once you turn 60, withdrawals from your Super and Income accounts are generally tax-free.

Tax on contributions

The Government has set limits on how much money you can contribute to your super account each year. You could end up paying extra tax if you exceed these caps.

1. Before-tax contributions
   Before-tax contributions are taxed at 15%* up to a contribution limit of $25,000 per year. Contributions over $25,000 will be taxed at your personal tax rate plus an interest charge unless you ask the fund to release the amount over the limit.

2. After-tax contributions
   After-tax contributions of up to $100,000 per year are tax free if your total super balance (all your accounts) at 30 June 2018 is less than $1.6 million.
   If you’re under age 65 and you contribute more than $100,000, you can trigger the ‘bring forward rule’ which allows you to contribute up to $300,000 over a three-year period. If you contribute more than this amount, you will be taxed at 49% on the excess, unless you ask your fund to release the amounts over the limit.

   *If your adjustable taxable income (including salary sacrifice contributions) for a financial year is greater than $250,000, your before-tax (employer and salary sacrifice) contributions in excess of $250,000 (contributions plus taxable income) will be subject to an additional 15% tax, effectively meaning you pay 30% tax on those contributions.

Death benefit

Lump sum death benefits paid to dependants (as defined for tax purposes) are tax free. If paid to a non-dependant, part of the benefit will be taxed.
8. Insurance in your super

(Super accounts only)

Like many Australians, you probably have your home and car insured. But what about your most important asset – you? Insurance cover gives you peace of mind that you and your family are covered if disaster strikes.

When you join Mercy Super, you’ll be provided with our comprehensive standard cover package that includes Death and Disability insurance (if eligible), without the need to provide medical evidence*. The standard cover package provides either salary-based or unit-based cover. Salary-based cover depends on whether salary details are provided to Mercy Super by your core participating employer (generally full-time and part-time employees).

* Note: If you’re joining the Spouse category, or part-time employees).

Disability insurance (if eligible), without the need to provide medical evidence*. The standard cover package provides either salary-based or unit-based cover. Salary-based cover depends on whether salary details are provided to Mercy Super by your core participating employer (generally full-time and part-time employees).

The table below shows a summary of the insurance provided as part of your standard cover package:

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Death cover*</th>
<th>Disability cover</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Provides a lump sum benefit to your beneficiaries should you die before age 65</td>
<td>Provides a monthly benefit for a period of time should you be unable to work due to sickness or injury before age 65, with a benefit period of up to 5 years and a waiting period of 60 days</td>
</tr>
<tr>
<td>Salary-based</td>
<td>Up to 11 times your salary* (depending on your age)</td>
<td>95% of your pre-disability salary made up of an income replacement benefit of 85% of salary plus a super contribution of 10% of salary</td>
</tr>
<tr>
<td>Unit-based</td>
<td>Set amount ranging from $31,000 to $475,000 (depending on your age)</td>
<td>Set amount of up to $3,750 per month (made up of a $3,355 per month income replacement benefit and a $395 per month super contribution) depending on your age</td>
</tr>
<tr>
<td></td>
<td>Up to 7 times your salary plus $20,000 to $60,000* (depending on your age)</td>
<td>Provides a lump sum benefit to you should you become permanently disabled before age 65, either due to injury or illness</td>
</tr>
</tbody>
</table>

* Terminal Illness cover is also provided as part of the cover arrangements. The Terminal Illness cover amount is equal to the lesser of your Death and TPD cover amount.

# Members aged between 15 and 24 are provided with fixed Death cover of $50,000.

^ Members aged between 60 and 64 are provided with fixed TPD cover of $20,000

How much will I pay?

The amount you pay for your standard cover package will be deducted from your Super account and will depend on your age and the level of cover you have. For Death cover, the annual premium ranges between $0.195 (ages 25-29) and $3.321 (age 64) per $1,000 of cover. For Income Protection cover, the annual premium ranges between $3.63 (age 15) and $59.26 (age 61) per $1,000 of cover, and for TPD cover the annual premium ranges between $0.097 (ages 15-22) and $8.944 (age 64) per $1,000 of cover.

How can I make changes to my insurance?

It’s easy to make changes to your insurance cover. You can reduce or opt out of insurance cover at any time. You can also apply for additional cover or vary your standard cover. To be eligible for voluntary Death and TPD cover, you need to maintain your standard cover.

To make changes to your cover, complete and return the Adjusting your insurance cover form available at mercysuper.com.au or by calling 1300 368 891. Any extra cover will be subject to assessment and acceptance by the Fund’s insurer.

Are there any eligibility criteria or exclusions?

All insurance cover provided by Mercy Super is subject to eligibility conditions and criteria. This means you may not be eligible for cover or to have a benefit paid (for example, if you have previously been paid a TPD benefit).

You should read the information about eligibility criteria and exclusions in the Insurance in your super guide available at mercysuper.com.au before you decide whether insurance is appropriate, as it may affect your entitlement to cover.

The premiums for insurance cover will be deducted from your Mercy Super account unless you opt out or cancel your cover.
9: How to open an account

Mercy Super is the default super fund for most new employees of Mercy Partners and other Sisters of Mercy organisations.

For Super account members, this means you’ll automatically become a Mercy Super member once your employer gives us your details and after you’ve started work with them.

To exercise your options for Super account members:

1) Read this PDS, the Super account guide and other important information available at mercysuper.com.au.
2) Fill out the forms provided with this PDS and return them to us. You can make choices about investment options and insurance cover. You can also transfer your other super accounts to your new Mercy Super account. If you’re joining the Spouse category, you’ll need to complete the Spouse application form to become a Mercy Super member.

Once you become a member of Mercy Super, we’ll send you a welcome letter and confirm your investment option selection and the amount of insurance cover you’re eligible for.

TIP: Our on-site financial advisers can explain the options available within Mercy Super and help you set up a strategy based on your personal circumstances. It’s part of the personal service we provide. Contact us and we’ll help you get the most out of your super.

Opening an Income account

If you’re a Mercy Super member, have reached your preservation age and have at least $50,000 in super, then you may be eligible to activate your Income account.

To get started, visit mercysuper.com.au and download and complete the Income account activation form which is available in the Income account guide. You should complete this form to activate either a Pre-Retirement Income account or Post-Retirement Income account.

Note that there is a lifetime cap on how much super can be transferred to ‘retirement phase’ accounts such as the Post-Retirement Income account. The cap is $1.6 million for the 2018/19 year and it applies to the combined amount in all your ‘retirement phase’ accounts.

Cooling-off periods

There’s no cooling-off period that applies to the opening of a Super account. If after activating an Income account you change your mind, you have 19 days after we receive your Income account activation form or 14 days from the date you receive your Income account welcome letter (whichever happens first) to decide if the Income account is right for you.

Enquiries or complaints

If you have an enquiry or a complaint, contact us (details below) and we’ll do everything we can to resolve your matter promptly and courteously.

If you are not satisfied with our response or you have not received a response within 90 days, you may contact the Superannuation Complaints Tribunal by calling 1300 884 114 or visit sct.gov.au.

For complaints about non-super services* (e.g. general or personal financial advice) you may contact the Financial Ombudsman Service (FOS) by calling 1300 780 808 or visit fos.org.au.

* You can also access the FOS if your non-superannuation complaint has not been resolved by the internal dispute resolution process within 45 days.

From 1 November 2018, a new dispute resolution authority, the Australian Financial Complaints Authority, will receive all complaints. You can contact them by calling 1800 931 678 or visit afca.org.au.

Respecting your privacy

Mercy Super abides by the requirements of the Privacy Act (as amended) and the applicable Australian Privacy Principles and has a Privacy Policy that sets out in detail how we handle our members’ personal information. To view the policy, go to mercysuper.com.au or contact us for a copy.

Keeping you up to date

From time to time there may be changes to the information contained in this PDS and the relevant guides. We’ll notify you of any major changes that affect how your account works.

This PDS was up to date at the time of issue. We may change or update the information in this PDS and the relevant guides. We’ll notify you of any major changes that affect how your account works.

The information provided in this document is based on current legislation. We’ll keep you updated if anything changes.

Contact us

IN PERSON
Potter Building, Ground Floor, Mater Health Services, South Brisbane QLD

MAIL
PO Box 8334, Woolloongabba QLD 4102

PHONE
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