

MySuper Product Dashboard

15 January 2024

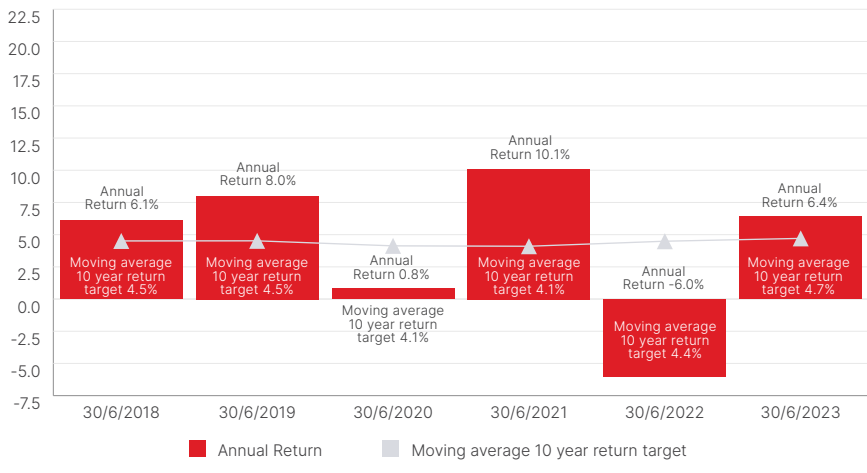
This Product Dashboard is for Virgin Money MySuper - LifeStage Tracker, the MySuper product for Virgin Money Super, a plan in the Mercer Super Trust.

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 LifeStage Tracker investment option.

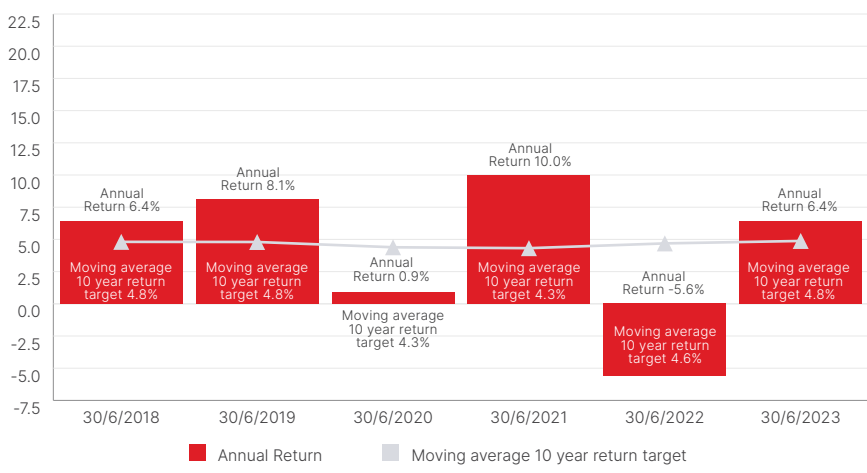
The information provided in this Product Dashboard is general information only and does not take into account your individual objectives, financial situation or needs. Because of this, before acting on the information you should consider its appropriateness, having regard to your objectives, financial 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/superannuation or by calling the Customer Care Team on 1300 652 770 between 8am and 6pm AEST/AEDT, weekdays (apart from national public holidays).

Lifestage Tracker – Born Prior to 1949

Return target	CPI + 1.0%. This is not a guarantee of future returns or performance. This is a prediction only.
Return	6 year average return of 4.1% as at 30 June 2023 (see Note 1)
Comparison between return target and return (see Note 1)	 <p style="text-align: center; font-size: small;">■ Annual Return ■ Moving average 10 year return target</p> <p style="text-align: center; font-size: x-small;">Past performance is not a reliable indicator of future returns or performance.</p>
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	\$371.50

Lifestage Tracker – Born 1949 to 1953

Return target	CPI + 1.0%. This is not a guarantee of future returns or performance. This is a prediction only.
Return	6 year average return of 4.2% as at 30 June 2023 (see Note 1)
Comparison between return target and return (see Note 1)	 <p style="text-align: center; font-size: small;">■ Annual Return ■ Moving average 10 year return target</p> <p style="text-align: center; font-size: x-small;">Past performance is not a reliable indicator of future returns or performance.</p>
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	\$371.50

1. The 10 year average return is not available as at 30 June 2023, as the LifeStage Tracker investment option commenced on 1 December 2016.

Lifestage Tracker – Born 1954 to 1958

Return target	CPI + 1.1%. This is not a guarantee of future returns or performance. This is a prediction only.																					
Return	6 year average return of 4.8% as at 30 June 2023 (see Note 1)																					
Comparison between return target and return (see Note 1)	<table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; font-size: small;"> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/6/2018</td> <td>7.5%</td> <td>5.3%</td> </tr> <tr> <td>30/6/2019</td> <td>8.5%</td> <td>5.3%</td> </tr> <tr> <td>30/6/2020</td> <td>0.3%</td> <td>4.8%</td> </tr> <tr> <td>30/6/2021</td> <td>12.2%</td> <td>4.8%</td> </tr> <tr> <td>30/6/2022</td> <td>-5.5%</td> <td>5.1%</td> </tr> <tr> <td>30/6/2023</td> <td>6.9%</td> <td>5.3%</td> </tr> </tbody> </table> <p style="margin-top: 10px; font-size: x-small;">Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return	Moving average 10 year return target	30/6/2018	7.5%	5.3%	30/6/2019	8.5%	5.3%	30/6/2020	0.3%	4.8%	30/6/2021	12.2%	4.8%	30/6/2022	-5.5%	5.1%	30/6/2023	6.9%	5.3%
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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	\$371.50																					

Lifestage Tracker – Born 1959 to 1963

Return target	CPI + 1.8%. This is not a guarantee of future returns or performance. This is a prediction only.																					
Return	6 year average return of 5.7% as at 30 June 2023 (see Note 1)																					
Comparison between return target and return (see Note 1)	<table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; font-size: small;"> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/6/2018</td> <td>8.5%</td> <td>5.8%</td> </tr> <tr> <td>30/6/2019</td> <td>9.0%</td> <td>5.8%</td> </tr> <tr> <td>30/6/2020</td> <td>-0.2%</td> <td>5.3%</td> </tr> <tr> <td>30/6/2021</td> <td>15.5%</td> <td>5.3%</td> </tr> <tr> <td>30/6/2022</td> <td>-6.1%</td> <td>5.6%</td> </tr> <tr> <td>30/6/2023</td> <td>8.9%</td> <td>5.8%</td> </tr> </tbody> </table> <p style="margin-top: 10px; font-size: x-small;">Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return	Moving average 10 year return target	30/6/2018	8.5%	5.8%	30/6/2019	9.0%	5.8%	30/6/2020	-0.2%	5.3%	30/6/2021	15.5%	5.3%	30/6/2022	-6.1%	5.6%	30/6/2023	8.9%	5.8%
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30/6/2023	8.9%	5.8%																				
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	\$361.50																					

1. The 10 year average return is not available as at 30 June 2023, as the LifeStage Tracker investment option commenced on 1 December 2016.

Lifestage Tracker – Born 1964 to 1968

Return target	CPI + 2.4%. This is not a guarantee of future returns or performance. This is a prediction only.																					
Return	6 year average return of 6.6% as at 30 June 2023 (see Note 1)																					
Comparison between return target and return (see Note 1)	<table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; font-size: small;"> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/6/2018</td> <td>9.6%</td> <td>6.3%</td> </tr> <tr> <td>30/6/2019</td> <td>9.3%</td> <td>6.2%</td> </tr> <tr> <td>30/6/2020</td> <td>-0.6%</td> <td>5.8%</td> </tr> <tr> <td>30/6/2021</td> <td>18.8%</td> <td>5.8%</td> </tr> <tr> <td>30/6/2022</td> <td>-6.6%</td> <td>6.2%</td> </tr> <tr> <td>30/6/2023</td> <td>11.0%</td> <td>6.4%</td> </tr> </tbody> </table> <p style="margin-top: 10px; font-size: x-small;">Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return	Moving average 10 year return target	30/6/2018	9.6%	6.3%	30/6/2019	9.3%	6.2%	30/6/2020	-0.6%	5.8%	30/6/2021	18.8%	5.8%	30/6/2022	-6.6%	6.2%	30/6/2023	11.0%	6.4%
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30/6/2023	11.0%	6.4%																				
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	\$356.50																					

Lifestage Tracker – Born 1969 to 1973

Return target	CPI + 2.9%. This is not a guarantee of future returns or performance. This is a prediction only.																					
Return	6 year average return of 7.1% as at 30 June 2023 (see Note 1)																					
Comparison between return target and return (see Note 1)	<table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; font-size: small;"> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/6/2018</td> <td>10.2%</td> <td>6.5%</td> </tr> <tr> <td>30/6/2019</td> <td>9.6%</td> <td>6.5%</td> </tr> <tr> <td>30/6/2020</td> <td>-1.3%</td> <td>6.1%</td> </tr> <tr> <td>30/6/2021</td> <td>21.3%</td> <td>6.0%</td> </tr> <tr> <td>30/6/2022</td> <td>-7.1%</td> <td>6.4%</td> </tr> <tr> <td>30/6/2023</td> <td>12.5%</td> <td>6.6%</td> </tr> </tbody> </table> <p style="margin-top: 10px; font-size: x-small;">Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return	Moving average 10 year return target	30/6/2018	10.2%	6.5%	30/6/2019	9.6%	6.5%	30/6/2020	-1.3%	6.1%	30/6/2021	21.3%	6.0%	30/6/2022	-7.1%	6.4%	30/6/2023	12.5%	6.6%
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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	\$351.50																					

1. The 10 year average return is not available as at 30 June 2023, as the LifeStage Tracker investment option commenced on 1 December 2016.

Lifestage Tracker – Born 1974 to 1978

Return target	CPI + 2.9%. This is not a guarantee of future returns or performance. This is a prediction only.																					
Return	6 year average return of 7.2% as at 30 June 2023 (see Note 1)																					
Comparison between return target and return (see Note 1)	<table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Year</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/6/2018</td> <td>10.2%</td> <td>6.5%</td> </tr> <tr> <td>30/6/2019</td> <td>9.5%</td> <td>6.5%</td> </tr> <tr> <td>30/6/2020</td> <td>-1.3%</td> <td>6.1%</td> </tr> <tr> <td>30/6/2021</td> <td>21.7%</td> <td>6.0%</td> </tr> <tr> <td>30/6/2022</td> <td>-7.1%</td> <td>6.4%</td> </tr> <tr> <td>30/6/2023</td> <td>12.4%</td> <td>6.6%</td> </tr> </tbody> </table> <p style="font-size: small; margin-top: 10px;">■ Annual Return ▲ Moving average 10 year return target</p> <p style="font-size: x-small; margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>	Year	Annual Return	Moving average 10 year return target	30/6/2018	10.2%	6.5%	30/6/2019	9.5%	6.5%	30/6/2020	-1.3%	6.1%	30/6/2021	21.7%	6.0%	30/6/2022	-7.1%	6.4%	30/6/2023	12.4%	6.6%
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Statement of fees and other costs	\$351.50																					

Lifestage Tracker – Born 1979 to 1983

Return target	CPI + 2.9%. This is not a guarantee of future returns or performance. This is a prediction only.																					
Return	6 year average return of 7.2% as at 30 June 2023 (see Note 1)																					
Comparison between return target and return (see Note 1)	<table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Year</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/6/2018</td> <td>10.2%</td> <td>6.5%</td> </tr> <tr> <td>30/6/2019</td> <td>9.5%</td> <td>6.5%</td> </tr> <tr> <td>30/6/2020</td> <td>-1.1%</td> <td>6.1%</td> </tr> <tr> <td>30/6/2021</td> <td>21.6%</td> <td>6.0%</td> </tr> <tr> <td>30/6/2022</td> <td>-7.2%</td> <td>6.4%</td> </tr> <tr> <td>30/6/2023</td> <td>12.4%</td> <td>6.6%</td> </tr> </tbody> </table> <p style="font-size: small; margin-top: 10px;">■ Annual Return ▲ Moving average 10 year return target</p> <p style="font-size: x-small; margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>	Year	Annual Return	Moving average 10 year return target	30/6/2018	10.2%	6.5%	30/6/2019	9.5%	6.5%	30/6/2020	-1.1%	6.1%	30/6/2021	21.6%	6.0%	30/6/2022	-7.2%	6.4%	30/6/2023	12.4%	6.6%
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Statement of fees and other costs	\$351.50																					

1. The 10 year average return is not available as at 30 June 2023, as the LifeStage Tracker investment option commenced on 1 December 2016.

Lifestage Tracker – Born 1984 to 1988

Return target	CPI + 2.9%. This is not a guarantee of future returns or performance. This is a prediction only.
Return	6 year average return of 7.2% as at 30 June 2023 (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	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	\$351.50

Lifestage Tracker – Born 1989 to 1993

Return target	CPI + 2.9%. This is not a guarantee of future returns or performance. This is a prediction only.
Return	6 year average return of 7.2% as at 30 June 2023 (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	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	\$351.50

1. The 10 year average return is not available as at 30 June 2023, as the LifeStage Tracker investment option commenced on 1 December 2016.

Lifestage Tracker – Born 1994 to 1998

Return target	CPI + 2.9%. This is not a guarantee of future returns or performance. This is a prediction only.																					
Return	6 year average return of 7.1% as at 30 June 2023 (see Note 1)																					
Comparison between return target and return (see Note 1)	<table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Year</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/6/2018</td> <td>10.0%</td> <td>6.5%</td> </tr> <tr> <td>30/6/2019</td> <td>9.4%</td> <td>6.5%</td> </tr> <tr> <td>30/6/2020</td> <td>-1.2%</td> <td>6.1%</td> </tr> <tr> <td>30/6/2021</td> <td>21.2%</td> <td>6.0%</td> </tr> <tr> <td>30/6/2022</td> <td>-6.8%</td> <td>6.4%</td> </tr> <tr> <td>30/6/2023</td> <td>12.3%</td> <td>6.6%</td> </tr> </tbody> </table> <p style="margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>	Year	Annual Return	Moving average 10 year return target	30/6/2018	10.0%	6.5%	30/6/2019	9.4%	6.5%	30/6/2020	-1.2%	6.1%	30/6/2021	21.2%	6.0%	30/6/2022	-6.8%	6.4%	30/6/2023	12.3%	6.6%
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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	\$351.50																					

Lifestage Tracker – Born 1999 to 2003

Return target	CPI + 2.9%. This is not a guarantee of future returns or performance. This is a prediction only.																					
Return	6 year average return of 7% as at 30 June 2023 (see Note 1)																					
Comparison between return target and return (see Note 1)	<table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Year</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/6/2018</td> <td>9.6%</td> <td>6.5%</td> </tr> <tr> <td>30/6/2019</td> <td>9.3%</td> <td>6.5%</td> </tr> <tr> <td>30/6/2020</td> <td>-0.9%</td> <td>6.1%</td> </tr> <tr> <td>30/6/2021</td> <td>20.7%</td> <td>6.0%</td> </tr> <tr> <td>30/6/2022</td> <td>-6.8%</td> <td>6.4%</td> </tr> <tr> <td>30/6/2023</td> <td>12.20%</td> <td>6.6%</td> </tr> </tbody> </table> <p style="margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>	Year	Annual Return	Moving average 10 year return target	30/6/2018	9.6%	6.5%	30/6/2019	9.3%	6.5%	30/6/2020	-0.9%	6.1%	30/6/2021	20.7%	6.0%	30/6/2022	-6.8%	6.4%	30/6/2023	12.20%	6.6%
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Lifestage Tracker – Born 2004 to 2008

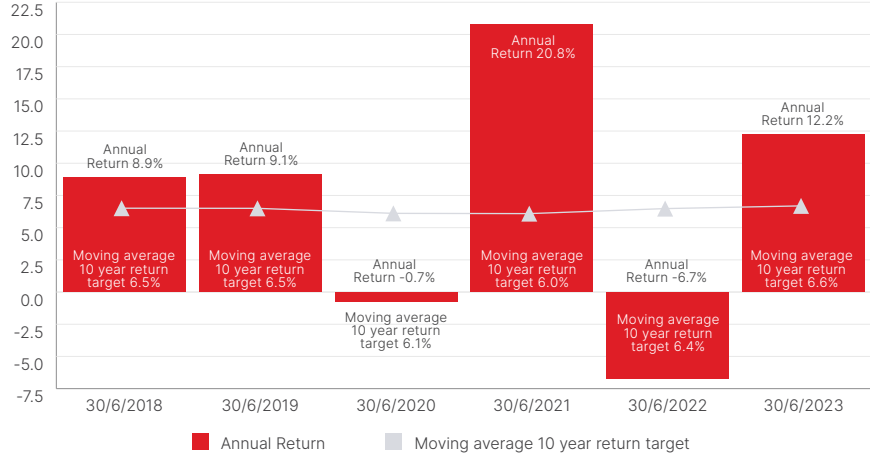
Return target	CPI + 2.9%. This is not a guarantee of future returns or performance. This is a prediction only.
Return	5 year average return of 6.5% as at 30 June 2023 (see Note 1)
Comparison between return target and return (see Note 1)	<p style="font-size: small; margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>
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	\$351.50

Lifestage Tracker – Born 2009 to 2013

Return target	CPI + 2.9%. This is not a guarantee of future returns or performance. This is a prediction only.
Return	6 year average return of 7.3% as at 30 June 2023 (see Note 1)
Comparison between return target and return (see Note 1)	<p style="font-size: small; margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>
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	\$351.50

1. The 10 year average return is not available as at 30 June 2023, as the LifeStage Tracker investment option commenced on 1 December 2016.

Lifestage Tracker – Born 2014 to 2018

Return target	CPI + 2.9%. This is not a guarantee of future returns or performance. This is a prediction only.																					
Return	6 year average return of 6.9% as at 30 June 2023 (see Note 1)																					
Comparison between return target and return (see Note 1)	 <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse; text-align: center;"> <caption>Data from Comparison Chart</caption> <thead> <tr> <th>Date</th> <th>Annual Return (%)</th> <th>Moving average 10 year return target (%)</th> </tr> </thead> <tbody> <tr> <td>30/6/2018</td> <td>8.9%</td> <td>6.5%</td> </tr> <tr> <td>30/6/2019</td> <td>9.1%</td> <td>6.5%</td> </tr> <tr> <td>30/6/2020</td> <td>-0.7%</td> <td>6.1%</td> </tr> <tr> <td>30/6/2021</td> <td>20.8%</td> <td>6.0%</td> </tr> <tr> <td>30/6/2022</td> <td>-6.7%</td> <td>6.4%</td> </tr> <tr> <td>30/6/2023</td> <td>12.2%</td> <td>6.6%</td> </tr> </tbody> </table> <p style="margin-top: 10px;">Past performance is not a reliable indicator of future returns or performance.</p>	Date	Annual Return (%)	Moving average 10 year return target (%)	30/6/2018	8.9%	6.5%	30/6/2019	9.1%	6.5%	30/6/2020	-0.7%	6.1%	30/6/2021	20.8%	6.0%	30/6/2022	-6.7%	6.4%	30/6/2023	12.2%	6.6%
Date	Annual Return (%)	Moving average 10 year return target (%)																				
30/6/2018	8.9%	6.5%																				
30/6/2019	9.1%	6.5%																				
30/6/2020	-0.7%	6.1%																				
30/6/2021	20.8%	6.0%																				
30/6/2022	-6.7%	6.4%																				
30/6/2023	12.2%	6.6%																				
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	\$351.50																					

1. The 10 year average return is not available as at 30 June 2023, as the LifeStage Tracker investment option commenced on 1 December 2016.



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Prepared by Virgin Money Financial Services Pty Ltd ABN 51 113 285 395, AFSL 286869. Virgin Money Super is a plan within the Mercer Super Trust ABN 19 905 422 981. Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533 AFSL 235906 is trustee of the Mercer Super Trust.