



MySuper Product Dashboard

AUGUST 2020

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

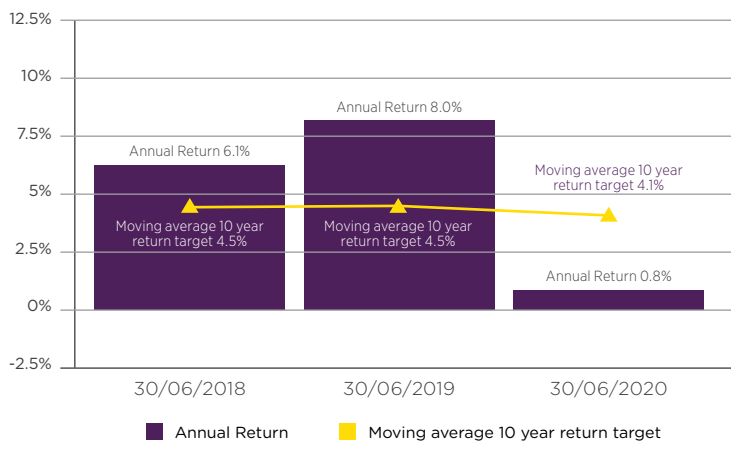
When using this Product Dashboard, you should refer to the table which corresponds to the 'Path' you belong to based on your year of birth. You should consider the information in this Product Dashboard and the Product Disclosure Statement (PDS) for Virgin Money Super before making an investment decision 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.

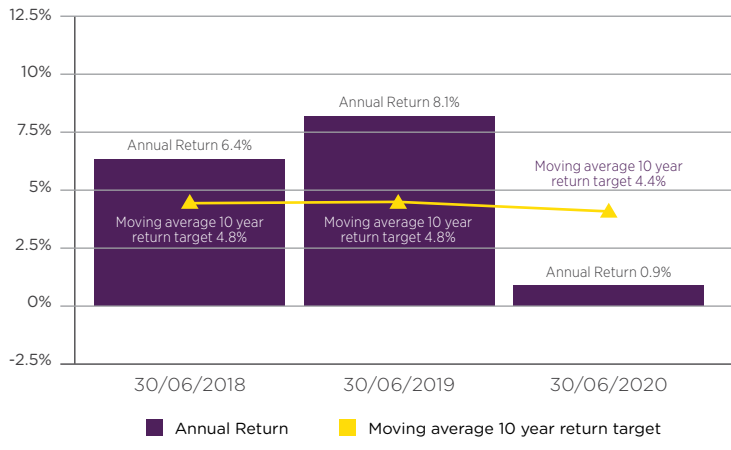
You can get a copy of this Product Dashboard and the PDS for Virgin Money Super at virginmoney.com.au/superannuation or by calling the Customer Care Team on **1300 652 770** between 8am and 6pm AEST/AEDT, weekdays (apart from national public holidays).

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LifeStage Tracker – Born prior to 1949

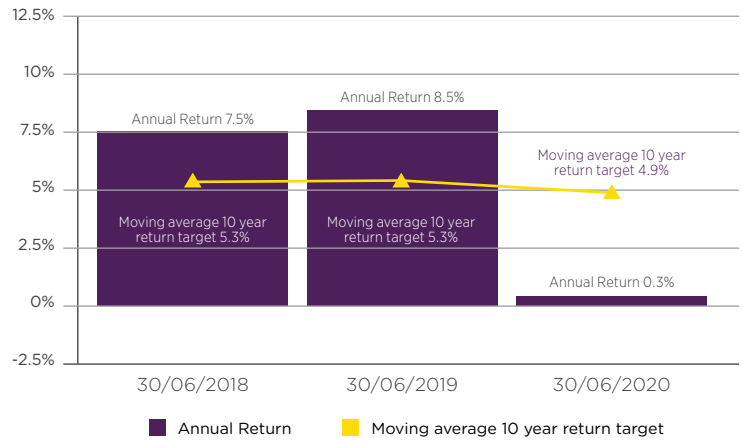
Return target	CPI + 1.8%. This is not a guarantee of future returns or performance
Return	3 year average return of 4.9% as at 30 June 2020 (see Note 1)
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment risk	Medium to high: between three and four annual negative returns are expected over any 20 year period
Statement of fees and other costs	\$358

LifeStage Tracker – Born 1949 to 1953

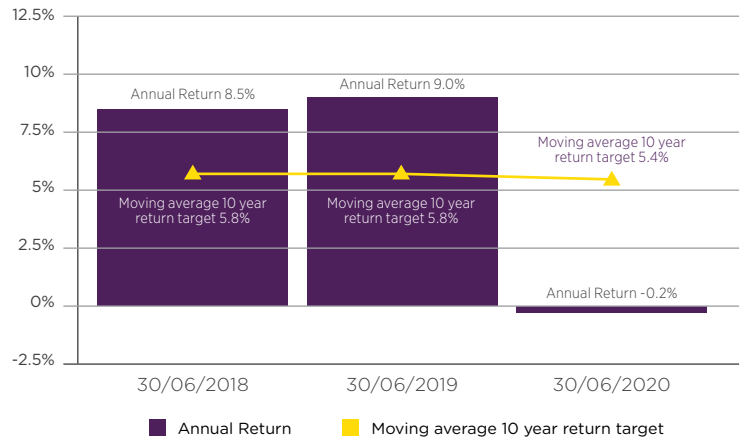
Return target	CPI + 1.8%. This is not a guarantee of future returns or performance
Return	3 year average return of 5.1% as at 30 June 2020 (see Note 1)
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment risk	Medium to high: between three and four annual negative returns are expected over any 20 year period
Statement of fees and other costs	\$358

1. The 10 year average return is not available as at 30 June 2020, as the LifeStage Tracker investment option commenced on 1 December 2016.

LifeStage Tracker – Born 1954 to 1958

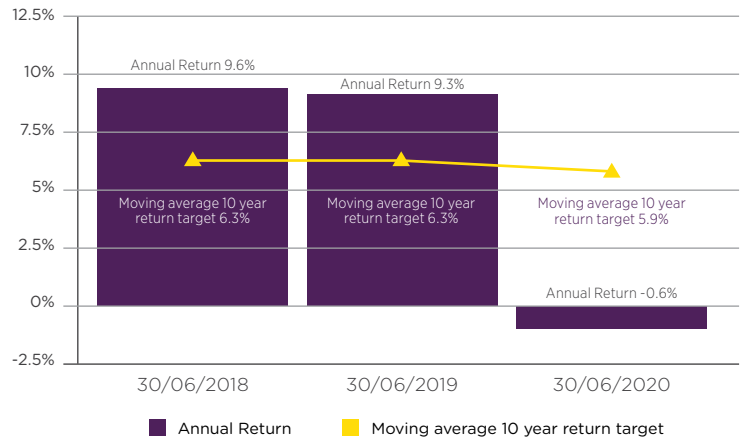
Return target	CPI + 2.3%. This is not a guarantee of future returns or performance												
Return	3 year average return of 5.4% as at 30 June 2020 (see Note 1)												
Comparison between return target and return	 <p>The chart displays Annual Return (dark purple bars) and Moving average 10 year return target (yellow line with triangles) for the periods 30/06/2018, 30/06/2019, and 30/06/2020. The y-axis ranges from -2.5% to 12.5%.</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2018</td> <td>7.5%</td> <td>5.3%</td> </tr> <tr> <td>30/06/2019</td> <td>8.5%</td> <td>5.3%</td> </tr> <tr> <td>30/06/2020</td> <td>0.3%</td> <td>4.9%</td> </tr> </tbody> </table>	Date	Annual Return	Moving average 10 year return target	30/06/2018	7.5%	5.3%	30/06/2019	8.5%	5.3%	30/06/2020	0.3%	4.9%
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30/06/2018	7.5%	5.3%											
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30/06/2020	0.3%	4.9%											
	Past performance is not a reliable indicator of future returns or performance												
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period												
Statement of fees and other costs	\$358												

LifeStage Tracker – Born 1959 to 1963

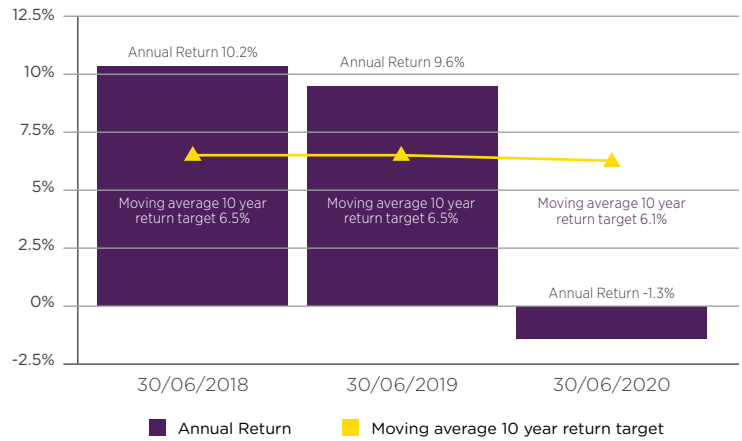
Return target	CPI + 2.8%. This is not a guarantee of future returns or performance												
Return	3 year average return of 5.7% as at 30 June 2020 (see Note 1)												
Comparison between return target and return	 <p>The chart displays Annual Return (dark purple bars) and Moving average 10 year return target (yellow line with triangles) for the periods 30/06/2018, 30/06/2019, and 30/06/2020. The y-axis ranges from -2.5% to 12.5%.</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2018</td> <td>8.5%</td> <td>5.8%</td> </tr> <tr> <td>30/06/2019</td> <td>9.0%</td> <td>5.8%</td> </tr> <tr> <td>30/06/2020</td> <td>-0.2%</td> <td>5.4%</td> </tr> </tbody> </table>	Date	Annual Return	Moving average 10 year return target	30/06/2018	8.5%	5.8%	30/06/2019	9.0%	5.8%	30/06/2020	-0.2%	5.4%
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Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period												
Statement of fees and other costs	\$358												

1. The 10 year average return is not available as at 30 June 2020, as the LifeStage Tracker investment option commenced on 1 December 2016.

LifeStage Tracker – Born 1964 to 1968

Return target	CPI + 3.4%. This is not a guarantee of future returns or performance												
Return	3 year average return of 6.0% as at 30 June 2020 (see Note 1)												
Comparison between return target and return	 <p>The chart displays Annual Return (dark purple bars) and Moving average 10 year return target (yellow line with triangles) for the periods 30/06/2018, 30/06/2019, and 30/06/2020. The y-axis ranges from -2.5% to 12.5%.</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2018</td> <td>9.6%</td> <td>6.3%</td> </tr> <tr> <td>30/06/2019</td> <td>9.3%</td> <td>6.3%</td> </tr> <tr> <td>30/06/2020</td> <td>-0.6%</td> <td>5.9%</td> </tr> </tbody> </table>	Period	Annual Return	Moving average 10 year return target	30/06/2018	9.6%	6.3%	30/06/2019	9.3%	6.3%	30/06/2020	-0.6%	5.9%
Period	Annual Return	Moving average 10 year return target											
30/06/2018	9.6%	6.3%											
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	Past performance is not a reliable indicator of future returns or performance												
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period												
Statement of fees and other costs	\$358												

LifeStage Tracker – Born 1969 to 1973

Return target	CPI + 3.9%. This is not a guarantee of future returns or performance												
Return	3 year average return of 6.0% as at 30 June 2020 (see Note 1)												
Comparison between return target and return	 <p>The chart displays Annual Return (dark purple bars) and Moving average 10 year return target (yellow line with triangles) for the periods 30/06/2018, 30/06/2019, and 30/06/2020. The y-axis ranges from -2.5% to 12.5%.</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2018</td> <td>10.2%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2019</td> <td>9.6%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2020</td> <td>-1.3%</td> <td>6.1%</td> </tr> </tbody> </table>	Period	Annual Return	Moving average 10 year return target	30/06/2018	10.2%	6.5%	30/06/2019	9.6%	6.5%	30/06/2020	-1.3%	6.1%
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Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period												
Statement of fees and other costs	\$358												

1. The 10 year average return is not available as at 30 June 2020, as the LifeStage Tracker investment option commenced on 1 December 2016.

LifeStage Tracker – Born 1974 to 1978

Return target	CPI + 4.0%. This is not a guarantee of future returns or performance												
Return	3 year average return of 6.0% as at 30 June 2020 (see Note 1)												
Comparison between return target and return	<p>The chart displays the following data points:</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2018</td> <td>10.2%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2019</td> <td>9.5%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2020</td> <td>-1.3%</td> <td>6.1%</td> </tr> </tbody> </table>	Date	Annual Return	Moving average 10 year return target	30/06/2018	10.2%	6.5%	30/06/2019	9.5%	6.5%	30/06/2020	-1.3%	6.1%
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30/06/2019	9.5%	6.5%											
30/06/2020	-1.3%	6.1%											
	Past performance is not a reliable indicator of future returns or performance												
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period												
Statement of fees and other costs	\$358												

LifeStage Tracker – Born 1979 to 1983

Return target	CPI + 4.0%. This is not a guarantee of future returns or performance												
Return	3 year average return of 6.1% as at 30 June 2020 (see Note 1)												
Comparison between return target and return	<p>The chart displays the following data points:</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2018</td> <td>10.2%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2019</td> <td>9.5%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2020</td> <td>-1.1%</td> <td>6.1%</td> </tr> </tbody> </table>	Date	Annual Return	Moving average 10 year return target	30/06/2018	10.2%	6.5%	30/06/2019	9.5%	6.5%	30/06/2020	-1.1%	6.1%
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Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period												
Statement of fees and other costs	\$358												

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LifeStage Tracker – Born 1984 to 1988

Return target	CPI + 4.0%. This is not a guarantee of future returns or performance												
Return	3 year average return of 6.0% as at 30 June 2020 (see Note 1)												
Comparison between return target and return	<p>The chart displays the following data points:</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2018</td> <td>10.2%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2019</td> <td>9.5%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2020</td> <td>-1.2%</td> <td>6.1%</td> </tr> </tbody> </table>	Date	Annual Return	Moving average 10 year return target	30/06/2018	10.2%	6.5%	30/06/2019	9.5%	6.5%	30/06/2020	-1.2%	6.1%
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	Past performance is not a reliable indicator of future returns or performance												
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period												
Statement of fees and other costs	\$358												

LifeStage Tracker – Born 1989 to 1993

Return target	CPI + 4.0%. This is not a guarantee of future returns or performance												
Return	3 year average return of 6.1% as at 30 June 2020 (see Note 1)												
Comparison between return target and return	<p>The chart displays the following data points:</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2018</td> <td>10.2%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2019</td> <td>9.5%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2020</td> <td>-1.0%</td> <td>6.1%</td> </tr> </tbody> </table>	Date	Annual Return	Moving average 10 year return target	30/06/2018	10.2%	6.5%	30/06/2019	9.5%	6.5%	30/06/2020	-1.0%	6.1%
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	Past performance is not a reliable indicator of future returns or performance												
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period												
Statement of fees and other costs	\$358												

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LifeStage Tracker – Born 1994 to 1998

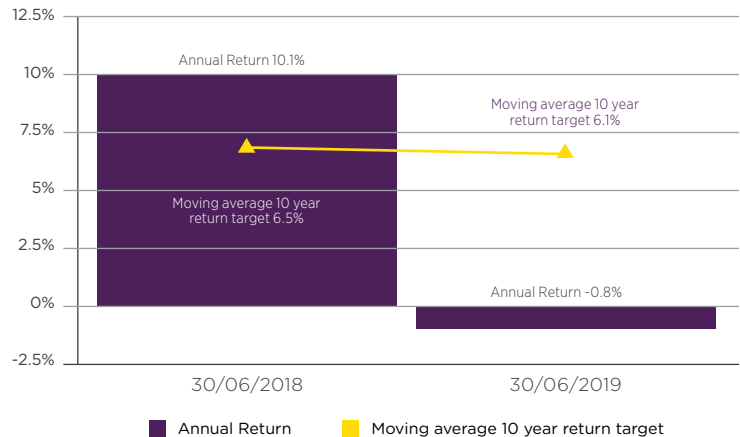
Return target	CPI + 4.0%. This is not a guarantee of future returns or performance
Return	3 year average return of 5.9% as at 30 June 2020 (see Note 1)
Comparison between return target and return	<p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period
Statement of fees and other costs	\$358

LifeStage Tracker – Born 1999 to 2003

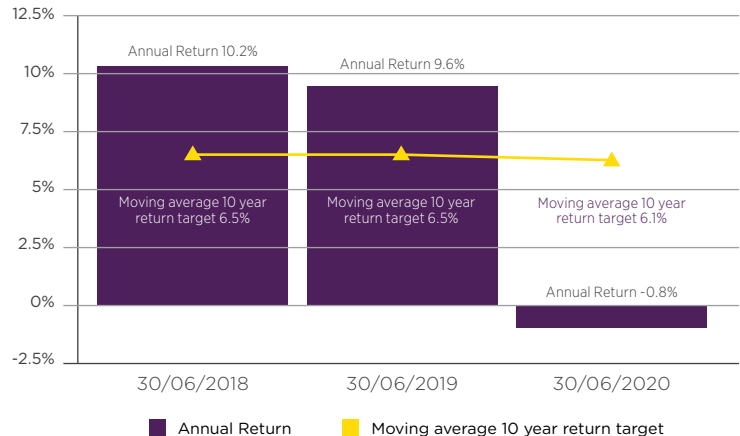
Return target	CPI + 4.0%. This is not a guarantee of future returns or performance
Return	3 year average return of 5.9% as at 30 June 2020 (see Note 1)
Comparison between return target and return	<p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period
Statement of fees and other costs	\$358

1. The 10 year average return is not available as at 30 June 2020, as the LifeStage Tracker investment option commenced on 1 December 2016.

LifeStage Tracker – Born 2004 to 2008

Return target	CPI + 4.0%. This is not a guarantee of future returns or performance
Return	2 year average return of 4.5% as at 30 June 2020 (see Note 1)
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period
Statement of fees and other costs	\$358

LifeStage Tracker – Born 2009 to 2013

Return target	CPI + 4.0%. This is not a guarantee of future returns or performance
Return	3 year average return of 6.2% as at 30 June 2020 (see Note 1)
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period
Statement of fees and other costs	\$358

1. The 10 year average return is not available as at 30 June 2020, as the LifeStage Tracker investment option commenced on 1 December 2016.

LifeStage Tracker – Born 2014 to 2018

Return target	CPI + 4.0%. This is not a guarantee of future returns or performance												
Return	3 year average return of 5.7% as at 30 June 2020 (see Note 1)												
Comparison between return target and return	<p>The chart displays performance metrics over three periods ending on 30/06/2018, 30/06/2019, and 30/06/2020. Annual returns are shown as dark purple bars, and moving average 10-year return targets are indicated by yellow triangles connected by a line. The y-axis ranges from -2.5% to 12.5%.</p> <table border="1"> <thead> <tr> <th>Period</th> <th>Annual Return</th> <th>Moving average 10 year return target</th> </tr> </thead> <tbody> <tr> <td>30/06/2018</td> <td>8.9%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2019</td> <td>9.1%</td> <td>6.5%</td> </tr> <tr> <td>30/06/2020</td> <td>-0.7%</td> <td>6.1%</td> </tr> </tbody> </table>	Period	Annual Return	Moving average 10 year return target	30/06/2018	8.9%	6.5%	30/06/2019	9.1%	6.5%	30/06/2020	-0.7%	6.1%
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