



Virgin Money Super Product Disclosure Statement

29 SEPTEMBER 2017

A plan in the Mercer Super Trust

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Contents

Section 1: About Virgin Money Super	2
Section 2: How super works	2
Section 3: Benefits of investing with Virgin Money Super	2
Section 4: Risks of super	3
Section 5: How we invest your money	3
Section 6: Fees and costs	5
Section 7: How super is taxed	6
Section 8: Insurance in your super	7
Section 9: How to open an account	8

This PDS is a summary of the main features of Virgin Money Super. Virgin Money Super is a plan in the Mercer Retail Division of the Mercer Super Trust ABN 19 905 422 981. This PDS contains references to important information in the *Virgin Money Super Product Guide* and *Insurance Guide*. These guides form part of this PDS.

You can find this PDS and the *Virgin Money Super Product Guide* and *Insurance Guide* at virginmoney.com.au/super or you can call our Customer Care Team on **1300 652 770** to request a copy and we will send this to you within five business days from your request. You should consider all the information in this PDS and the *Virgin Money Super Product Guide* and *Insurance Guide* before making a decision about this product.

You can obtain updated information that is not materially adverse at virginmoney.com.au/super. We'll notify you about any changes via regular communications or at virginmoney.com.au/super. You can also request a paper copy of any updated information, which we will provide free of charge.

The information provided in this PDS is of a general nature only and does not take into account your personal financial objectives, situation or needs. You should use this information to consider whether Virgin Money Super suits your investment objectives, financial situation or needs. You should obtain financial advice from your financial adviser tailored to your personal circumstances before making a decision. If you are an employer, this PDS will help you decide whether you wish to participate in Virgin Money Super to meet contribution obligations to employees.

"We", "our" or "us" used throughout this PDS means Mercer Superannuation (Australia) Limited (MSAL). Where we use "customer" in this PDS we mean a member of Virgin Money Super.

Section 1

ABOUT VIRGIN MONEY SUPER

Virgin Money Super is a simple accumulation style super product that can accept personal and Superannuation Guarantee contributions.

You'll find a number of important Virgin Money Super documents at virginmoney.com.au/super (required by superannuation law) including:

- product dashboards;
- *Virgin Money Super Product Guide* and *Insurance Guide*;
- trustee and executive remuneration disclosure for the Mercer Super Trust; and
- any other documents we're required to make available to you by law.

LifeStage Tracker® (Virgin Money MySuper authorisation number 19905422981031) is the MySuper product for Virgin Money Super. LifeStage Tracker® is an Australian registered trade mark of Virgin Money Financial Services Pty Ltd ABN 51 113 285 395 AFSL 286869 (Virgin Money). Virgin Money Super is promoted by Virgin Money.

Section 2

HOW SUPER WORKS

Super is a long-term investment that is partly compulsory and encourages people to save for retirement. The super nest egg you build up throughout your working life may need to last you 20 years or more.

Depending on how much you earn, the money your employer pays into your super fund may attract a lower tax rate compared to the income tax that you pay.

Most people have a right to choose where their employer should direct their Superannuation Guarantee (SG) contributions (Choice of Fund). Contact your employer to check whether you can make a Choice of Fund or visit www.ato.gov.au for more information.

Helpful super facts

- The Government offers tax concessions on super contributions and investment earnings held within a super fund.
- The different types of contributions available include SG contributions paid by your employer, salary sacrifice contributions, personal voluntary after-tax contributions (for which you may be able to claim a tax deduction) and government co-contributions.
- There are strict rules for accessing your super such as limits on contributions and rules about paying your benefit.

General information about super is also available from www.moneysmart.gov.au

You should read the important information about contributions, withdrawals and transfers before making a decision. Go to the 'How super works' section of the *Virgin Money Super Product Guide* which is available from virginmoney.com.au/super.

The material relating to contributions, withdrawals and transfers may change between the time you read this PDS and when you acquire this product.

Section 3

BENEFITS OF INVESTING WITH VIRGIN MONEY SUPER

It's simple

Virgin Money Super aims to help you retire comfortably, sooner.

Take as much or as little control as you want over your super decisions.

We offer our LifeStage Tracker investment option where we do all the work or you can select your own investment mix with our Choice menu.

You may also benefit from our range of insurance* options to help protect what matters most to you.

* Eligibility criteria apply. See the *Virgin Money Super Insurance Guide* for more details.

You can also access our free simple super advice service through our Customer Care Team at no additional cost to you (go to the *Virgin Money Super Product Guide* for more details).

Our fees are some of the lowest around and easy to understand. You can compare our fees at virginmoney.com.au/super

We have simple to use online tools to manage your super at your fingertips.

Login to your online account to:

- ✓ view your Virgin Money Super account balance
- ✓ update your personal details
- ✓ switch between investment options
- ✓ manage your communications preference, and
- ✓ search for other super accounts and consolidate them into your Virgin Money Super account.

As an added bonus, Virgin Money Super customers have access to an Australian super industry first called the 'Virgin Money Super Baby Break'. We will reduce the asset based administration fee from 0.394% p.a. to 0.044% p.a. while customers are on maternity or paternity leave, for a maximum of 12 months.

Whenever you need help, just call our Customer Care Team.

You should read the important information about benefits and features of investing with Virgin Money Super before making a decision. Go to the 'Benefits and features' section of the *Virgin Money Super Product Guide* which is available from virginmoney.com.au/super.

The material relating to benefits and features of investing with Virgin Money Super may change between the time you read this PDS and when you acquire this product.

Section 4

RISKS OF SUPER

What you need to know about risk

All investments carry some risk.

Different investment options and strategies may have different levels of risk depending on the underlying assets.

Assets with the highest long-term returns (such as shares and property) may also have the highest level of short-term risk.

Significant risks for Virgin Money Super include market risk, inflation risk, timing risk, investment manager risk and currency risk. There are other general risks for Virgin Money Super such as:

- the value of your investment will vary over time;
- the level of returns will vary, and future returns may differ from past returns;
- returns are not guaranteed, and you may lose some of your money;
- super and taxation laws may change in the future; and
- the amount of your super savings (including contributions and returns) may not be enough in the future to provide adequately for your retirement.

Your level of risk in your Virgin Money Super investment will vary depending on a range of factors including the investment timeframe, your age, where you have invested other parts of your wealth and your risk tolerance.

You should read the important information about risks, including the risk profile and strategy for the Virgin Money Super investment options, before making a decision. Go to the 'How we invest your money' section of the *Virgin Money Super Product Guide* which is available from virginmoney.com.au/super.

The material relating to risks may change between the time you read this PDS and when you acquire this product.

Section 5

HOW WE INVEST YOUR MONEY

We offer a range of investment options in Virgin Money Super, which have different investment styles or asset classes.

About your investment options

1. LifeStage Tracker

You can leave the hard work to us and invest in our LifeStage Tracker investment option. LifeStage Tracker is designed for customers who want us to automatically change their investment risk as they get older. When you join LifeStage Tracker, you are allocated a 'path' based on your year of birth. When you are younger, your path is invested in higher risk asset classes and as you get closer to retirement your path will move to more stable assets.

We'll open a Virgin Money Super account for you if you don't make an investment choice or you are enrolled by your employer, and your money will be invested in LifeStage Tracker - Virgin Money Super's **default investment option**. You can change your investment option at any time.

2. Choice investment options

You can create your own investment mix by choosing any combination from our range of Choice investment options. This option is for customers who want to get more involved with how their funds are invested and what amounts are allocated to particular asset classes.

Each investment option has a unit price that reflects the value of the investment option's underlying assets (after the deduction of relevant fees, costs and taxes). Read more about how unit pricing and Choice investment options work in the 'How we invest your money' section of the *Virgin Money Super Product Guide*.

Warning: You should consider the likely investment return, risks and your investment timeframe when you choose a MySuper product or any other investment option.

How you can change your investment options

It's easy to change your investment options. You can switch between any of the options any time you like including the option to invest in Choice investment options and still invest a portion of your super in LifeStage Tracker.

You can update your investment selection online or call our Customer Care Team. Unlike some other super funds, we won't charge you a switching fee or buy/sell costs. But some investment fees differ - see 'Section 6 Fees and costs' in this PDS and the 'Fees and costs' section in the *Virgin Money Super Product Guide* for more information.

The trustee may change, close, remove or add investment options to Virgin Money Super.

You should read the important information about investments, including available investment defaults, investment options and switching, before making a decision. Go to the 'How we invest your money' section of the *Virgin Money Super Product Guide* which is available from virginmoney.com.au/super.

The material relating to investments may change between the time when you read this PDS and the day when you acquire this product.

ABOUT LIFESTAGE TRACKER

Description

We actively manage LifeStage Tracker to help ensure your asset mix is in line with your life stage. We will invest your super based on your year of birth and as you get older we decrease your exposure to assets that are considered growth assets and allocate more to assets considered defensive assets (as long as you remain invested in LifeStage Tracker).

Find out more about LifeStage Tracker in the *Virgin Money Super Product Guide*.

Objective

To achieve a return (after tax and investment fees) that exceeds increases in the Consumer Price Index (CPI) by at least the additional target return over rolling periods equal to the minimum suggested timeframe.

	Born prior to 1949	Born 1949-1953	Born 1954-1958	Born 1959-1963	Born 1964-1968	Born after 1968*
Additional target return over CPI increases (% per annum)	1.50%	1.75%	2.25%	2.75%	3.25%	3.50%
Minimum suggested time frame (years)	4	4	5	6	7	7
Standard Risk Measure	Medium to high	Medium to high	High	High	High	High
Benchmark - Growth (%)	45	49	59	69	79	85
Range - Growth (%)	30-60	35-65	45-75	55-85	65-95	70-100
Benchmark - Defensive (%)	55	51	41	31	21	15
Range - Defensive (%)	40-70	35-65	25-55	15-45	5-35	0-30
Asset classes ranges (%)						
Australian shares	5-35	5-35	10-40	15-45	20-50	25-55
International shares	5-35	5-35	10-40	15-45	20-50	25-55
Property & Infrastructure	0-15	0-15	0-15	0-15	0-15	0-15
Alternative assets	0-10	0-10	0-10	0-10	0-10	0-10
Higher yielding fixed interest	0-10	0-10	0-10	0-10	0-10	0-10
Defensive fixed interest & Cash assets	40-70	35-65	25-55	15-45	5-35	0-30

Notes to table:

The details in the table above for each path are effective at 29 September 2017 and will generally change over time.

The growth and defensive benchmarks and ranges (percentages) are current at 29 September 2017.

The asset class ranges are current at 29 September 2017. The benchmarks for each of the asset classes and paths are set out in the *Virgin Money Super Product Guide*.

See the *Virgin Money Super Product Guide* for more information about the Standard Risk Measure.

* Includes paths Born 1969 to 1973, Born 1974 to 1978, Born 1979 to 1983, Born 1984 to 1988, Born 1989 to 1993, Born 1994 to 1998, Born 1999 to 2003, Born 2004 to 2008, Born 2009 to 2013 and Born 2014 to 2018.

You should read the important information about how we invest your money in the *Virgin Money Super Product Guide* before making any decision about your super. This tells you about:

- Virgin Money Super's investment options,
- how to change your investment options (called switching investment options),
- how Virgin Money Super changes investment options, and
- the extent to which environmental, social and governance (ESG) factors are taken into account and the extent to which ESG and ethical considerations are taken into account.

Go to the 'How we invest your money' section of the *Virgin Money Super Product Guide* which is available from virginmoney.com.au/super.

The material relating to investments may change between the time you read this PDS and when you acquire your product.

Section 6

FEES AND COSTS

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 customer services justify higher fees and costs. Your employer 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 Investments Commission (ASIC) website (www.moneysmart.gov.au) has a Superannuation fee calculator to help you check out different fee options.

* This text is required by Australian law but does not apply to Virgin Money Super. Our fees are non-negotiable.

The table below shows fees and other costs that you may be charged for the LifeStage Tracker investment option. LifeStage Tracker is the MySuper product for Virgin Money Super. We may deduct these fees and other costs from your account balance, from your investment returns or from Virgin Money Super as a whole. You can compare costs between different super products with the information in the table below.

Warning: You may have to pay an adviser service fee (which is negotiable) if you consult a financial adviser. The Statement of Advice given to you by the adviser will include any details about this fee.

LifeStage Tracker investment option

Type of fee	Amount	How & when paid
Investment fee	0.116% per annum of your account balance	Generally calculated and deducted daily when unit prices are determined. Reflected in your account balance.
Administration fee	An asset based administration fee of 0.394% per annum of your account balance plus a dollar based administration fee of \$58.00 per annum	The asset based administration fee ¹ is generally calculated and deducted daily (from the relevant investment option) when unit prices are determined and is reflected in your account balance. The dollar based administration fee is generally deducted on the last day of the month from your account balance.
Buy-sell spread	Nil	n/a
Switching fee	Nil	n/a
Exit fee	\$100.00	Generally deducted from each withdrawal, including payouts to the Australian Tax Office (ATO) at the time we make the payout and before we apply tax.
Advice fees	not applicable	not applicable
Other fees and costs	See note below ²	
Indirect cost ratio (ICR) ³	An estimated ICR range of between 0.07% to 0.09% per annum of your account balance, depending on which path you are in.	Generally calculated and deducted daily (from the underlying investment vehicles or the relevant investment options) when unit prices are determined. Reflected in your account balance.

1. The asset based administration fee may be reduced if you are eligible for the 'Virgin Money Super Baby Break'. See Section 3 of this PDS for more details.

2. Other fees and costs such as activity fees and insurance fees may apply. Refer to 'Additional explanation of fees and costs' in the Product Guide at virginmoney.com.au/super for more information.

3. The estimated ICRs are for the year ending 30 June 2017 and are based on the actual information available and/or reasonable estimates for that period as at the date of this PDS. The ICRs may vary from year to year. Refer to 'Additional explanation of fees and costs' in the Product Guide at virginmoney.com.au/super for more information.

Example of annual fees and costs for LifeStage Tracker

This table gives an example of how the fees and costs for LifeStage Tracker (the MySuper option) can affect your superannuation investment over a one year period. You should use this table to compare LifeStage Tracker with other superannuation products.

LifeStage Tracker – Born 2004 to 2008 Balance of \$50,000		
Investment fees	0.116%	For every \$50,000 you have in LifeStage Tracker you will be charged \$58.00 each year
PLUS Administration fees	0.394% plus \$58.00	And , you will be charged \$197.00 in asset based administration fees each year Plus \$58.00 in dollar based administration fees each year regardless of your balance
PLUS Indirect costs for LifeStage Tracker	0.09%	And , indirect costs of \$45.00 each year will be deducted from your investment
EQUALS Cost of LifeStage Tracker		If your balance was \$50,000, then for that year you will be charged fees of \$358.00 for LifeStage Tracker

Note: Additional fees may apply. Refer to 'Additional explanation of fees and costs' in the *Product Guide* at virginmoney.com.au/super for more information.

And if you leave Virgin Money Super, we will charge an exit fee of \$100.00 for each payment (even where the payment is only part of your account balance).

The amount of fees you will pay will depend on your account balance and the investment option(s) you're invested in. See the 'Fees and costs' section of the *Virgin Money Super Product Guide* for more examples regarding the impact of your account balance on the amount of fees that you'll pay across our investment options. The Trustee has the right to change any fees without your consent. We'll notify you about any increase in fees or charges (other than government charges) at least 30 days in advance.

You should read the important information about fees and costs before making a decision. Go to the 'Fees and costs' section of the *Virgin Money Super Product Guide* which is available from virginmoney.com.au/super.

The material relating to fees and costs may change between the time you read this PDS and the day when you acquire this product.

Section 7

HOW SUPER IS TAXED

Tax may apply to contributions, investment earnings and super payouts from Virgin Money Super. Generally, any taxes on super may be at a concessional rate. Tax payable can be paid directly from your account or may be deducted from investment returns or the fund assets.

Warning: Concessional tax rates do not apply on contributions which exceed Government contribution limits (contributions caps). See the *Virgin Money Super Product Guide* for more information about contribution types and limits.

Virgin Money Super requires that your Tax File Number (TFN) be provided when you open an account. If your employer signs you up as a customer to Virgin Money Super they will usually **provide your TFN**. If Virgin Money Super doesn't hold your TFN, we cannot accept personal voluntary contributions into your account and will be required to return these contributions. Higher tax will also apply to your concessional contributions, the tax deducted from super payouts may be higher and it may be more difficult to locate any lost super benefits or consolidate your super.

Further information about tax is available from www.ato.gov.au

Contributions

Concessional contributions (for example, employer contributions, salary sacrifice contributions and deductible personal voluntary contributions) are generally subject to a tax rate of 15% if Virgin Money Super has your Tax File Number (TFN). We will deduct an allowance for this tax from your account and pay it to the Australian Taxation Office (ATO). An additional tax of up to 15% of concessional contributions applies to higher income earners – the ATO will send you an assessment for payment if this tax applies to you.

Non-concessional contributions (for example, non-deductible personal voluntary contributions) are usually not subject to tax.

Investment earnings

Any earnings are generally subject to a tax rate of up to 15%. The rate may be lower, however, due to tax credits or other rebates. We will deduct this tax from investment earnings before they are allocated to your account and will pay this tax to the ATO.

Super payouts

Super payouts may be taxed if you are younger than 60. Generally, no tax applies to super payouts once you turn 60. Tax may be payable on some Death and Income Protection payouts (where this benefit applies). We deduct any tax payable from your super payout before we give you your benefit. Different rules may apply if you are not an Australian or New Zealand citizen or an Australian permanent resident. We pay any tax deducted from your super payouts to the ATO.

You should read the important information about tax before making a decision. Go to the 'How super is taxed' section of the *Virgin Money Super Product Guide* which is available from virginmoney.com.au/super.

The material relating to tax may change between the time you read this PDS and when you acquire this product.

Section 8

INSURANCE IN YOUR SUPER

With Virgin Money Super you can benefit from:

1. Automatic Insurance cover

We will give you pre-approved Death (including Terminal Illness) and Total & Permanent Disablement (TPD) Insurance cover if you meet eligibility criteria, haven't opted out and are an Australian resident (or hold an Australian Visa entitling you to residency or employment) aged between 15 and 64.

Cover generally takes effect from the date we receive your first super contribution or rollover.

Your amount of cover is based on your current age and subject to a 'Pre-existing Medical Condition' exclusion. Other exclusions may apply including a self-inflicted injury exclusion.

You can opt-out of your Automatic Insurance cover or cancel insurance anytime by logging into your online account or by contacting our Customer Care Team. See the *Virgin Money Super Insurance Guide* for more information.

We will determine the level and cost of insurance cover that will automatically apply to you based on your age, as set out in the table below:

You may not be eligible to receive an insurance benefit under Automatic Insurance cover as it is subject to a 'Pre-existing Medical Condition' exclusion. See the *Virgin Money Super Insurance Guide* for more information on Pre-existing Medical Condition.

For all insurance options, Virgin Money Super will charge you a \$1.50 insurance administration fee per policy per month (that is the weekly insurance premium plus \$1.50 per month to cover the costs to Virgin Money Super of making insurance available to customers). We will deduct this fee from your account. We deduct any insurance costs from your account monthly in arrears.

2. Tailored Insurance cover

Virgin Money Super offers a tailored insurance option to customers if you need more or less insurance than we automatically provide.

You can choose to apply for the type and amount of cover you would like:

- Death only or Death & Total and Permanent Disablement cover; and/or
- Income Protection cover.

Virgin Money Super customers can apply for Tailored Insurance cover by submitting the *Tailored Insurance Application Form* available on our website. Call our Customer Care Team on **1300 652 770** for help.

Note: Eligibility criteria apply to Tailored Insurance cover. See the *Virgin Money Super Insurance Guide* for more details.

There are costs associated with insurance cover. If you decide not to have insurance cover, you need to let us know. Otherwise, we will deduct insurance premiums from your account.

Type of cover	Death & TPD				
How premiums are calculated	One unit equates to a premium of \$0.86/week				
How cover is calculated	Cover is based on units. The number of value of each unit changes by age group.				
Calculating your cover	Age next birthday	How much is each unit worth	Units of cover automatically provided	How much cover is automatically provided	Weekly premium
	16-20	\$90,400	1	\$90,400	\$0.86
	21-25	\$81,300	2	\$162,600	\$1.72
	26-30	\$81,000	3	\$243,000	\$2.58
	31-40	\$67,600	4	\$270,400	\$3.44
	41-45	\$35,200	5	\$176,000	\$4.30
	46-50	\$16,900	4	\$67,600	\$3.44
	51-55	\$11,400	3	\$34,200	\$2.58
	56-60	\$5,200	3	\$15,600	\$2.58
	61-65	\$4,700	3	\$14,100	\$2.58

You should read the important information in the Virgin Money Super Insurance Guide about:

- when insurance cover starts and ends,
- how to apply for Tailored Insurance cover,
- the eligibility criteria for commencement of cover,
- payment of insured benefits,
- the level and type of cover available,
- and the cost of cover,

before making a decision about whether the insurance offered is appropriate for you.

Go to the Virgin Money Super Insurance Guide which is available from virginmoney.com.au/super

The material relating to insurance may change between the time you read this PDS and when you acquire this product.

Section 9

HOW TO OPEN AN ACCOUNT

There are two ways you can join and become a customer of Virgin Money Super:

1. You join as an individual

You may be able to choose where your employer pays your SG contributions. Or you may wish to make your own personal super arrangements. If you choose Virgin Money Super, you can **join online at virginmoney.com.au/super**.

We will usually send you the details of your Virgin Money Super account within 30 minutes of you completing the online form.

Once we confirm your details, you will be able to login to your online account and tell us how you want your super invested. If you do not make a choice, we will invest your super in the LifeStage Tracker option. You can change this selection at any time by logging into your account.

If you are aged between 15 and 64 at the time of joining Virgin Money Super, you will be provided with Automatic Insurance, designed to provide cover for Death (including Terminal Illness) and TPD (unless you opt out). Your insurance cover will take effect from the date we receive your first contribution or rollover.

2. Your employer joins you

If your employer chooses Virgin Money Super as its default super fund, your employer will nominate you as a customer.

If you are aged between 15 and 64 at the time of joining Virgin Money Super, you will be provided with Automatic Insurance, designed to provide cover for Death (including Terminal Illness) and TPD (unless you opt out). Your insurance cover will take effect from the date we receive your first contribution or rollover.

Once we've received and accepted your employer's nomination, you'll become a customer of Virgin Money Super and we will send you confirmation of you joining Virgin Money Super. Your super will be invested in LifeStage Tracker (Virgin Money Super's default investment option) but you may change your investment option at any time via your secure online account.

All prospective customers please note: *Only persons based in Australia can become customers. If for some reason we can't set you up as a customer straight away, any money that is received from you or your employer at the time of your application will be held in trust in a cash account until we confirm that you have joined Virgin Money Super or the money is refunded or dealt with as permitted by law (with interest on the account used to benefit customers).*

YOUR RIGHTS

Privacy

Protecting your privacy is important to us. See the 'Other key information' section of the *Virgin Money Super Product Guide* for more information about how your privacy is managed.

Cooling off

If you've joined Virgin Money Super as an individual, you're entitled to a cooling off period to make sure you're completely happy with your decision to join us. You have 14 days to change your mind.

If you are a customer who joined Virgin Money Super through an employer, however, you do not have any cooling off rights. New employers participating in Virgin Money Super for the first time have a 14 day cooling off period.

See the 'Other key information' section of the *Virgin Money Super Product Guide* for more information about cooling off periods.

Insurance

You can change your insurance preferences and opt out of insurance anytime via your secure online account or by calling our Customer Care Team.

IF YOU HAVE AN ENQUIRY OR COMPLAINT

If you have an enquiry or complaint, you can call our Customer Care Team on **1300 652 770** or you can write to the:

Enquiries and Complaints Officer
Mercer Super Trust
GPO Box 4303
Melbourne, VIC 3001

You should read the important information about cooling off and enquiries and complaints before making a decision. See the 'Other key information' section of the *Virgin Money Super Product Guide* at **virginmoney.com.au/super**.

The material relating to cooling off and complaints may change between the time you read this PDS and when you acquire your product.

Customer Care

Phone

1300 652 770

8am and 6pm AEST/AEDT Monday to Friday (apart from national public holidays)

Postal Address

Virgin Money Super
GPO Box 4650
Melbourne VIC 3001

Website

virginmoney.com.au/super



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