



MySuper Product Dashboard

APRIL 2021

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

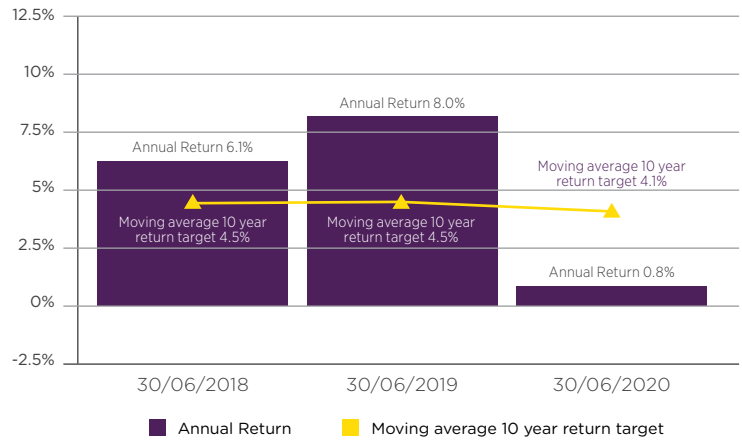
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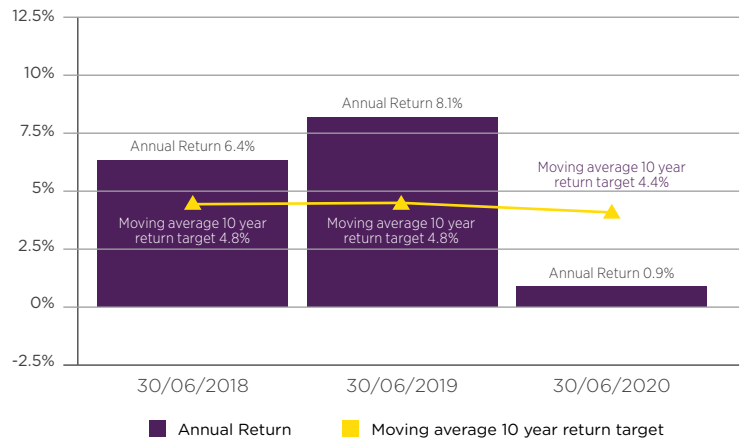
You can get a copy of this Product Dashboard and the PDS for Virgin Money Super at virginmoney.com.au/superannuation or by calling the Customer Care Team on **1300 652 770** between 8am and 6pm AEST/AEDT, weekdays (apart from national public holidays).

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LifeStage Tracker – Born prior to 1949

Return target	CPI + 1.6%. 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	\$373

LifeStage Tracker – Born 1949 to 1953

Return target	CPI + 1.6%. 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	\$373

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

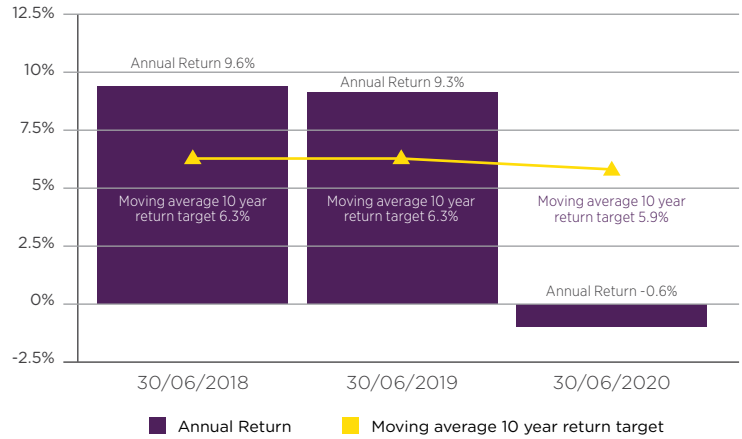
Return target	CPI + 2.0%. This is not a guarantee of future returns or performance												
Return	3 year average return of 5.4% as at 30 June 2020 (see Note 1)												
Comparison between return target and return	<p>The chart displays the following data points:</p> <table border="1"> <thead> <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>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%
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%											
	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	\$368												

LifeStage Tracker – Born 1959 to 1963

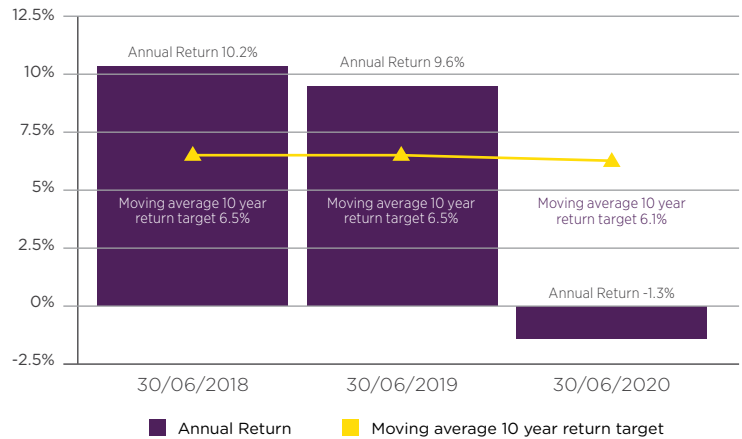
Return target	CPI + 2.7%. This is not a guarantee of future returns or performance												
Return	3 year average return of 5.7% as at 30 June 2020 (see Note 1)												
Comparison between return target and return	<p>The chart displays the following data points:</p> <table border="1"> <thead> <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>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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Statement of fees and other costs	\$368												

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 ending 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%
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30/06/2018	9.6%	6.3%											
30/06/2019	9.3%	6.3%											
30/06/2020	-0.6%	5.9%											
	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	\$363												

LifeStage Tracker – Born 1969 to 1973

Return target	CPI + 3.6%. 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 ending 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%
Period	Annual Return	Moving average 10 year return target											
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Statement of fees and other costs	\$363												

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 + 3.6%. 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>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	\$363

LifeStage Tracker – Born 1979 to 1983

Return target	CPI + 3.6%. 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>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	\$363

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 1984 to 1988

Return target	CPI + 3.6%. 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>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	\$363

LifeStage Tracker – Born 1989 to 1993

Return target	CPI + 3.6%. 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>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 1994 to 1998

Return target	CPI + 3.6%. 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	\$363

LifeStage Tracker – Born 1999 to 2003

Return target	CPI + 3.6%. 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	\$363

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 + 3.6%. 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	\$363

LifeStage Tracker – Born 2009 to 2013

Return target	CPI + 3.6%. 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	\$363

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 + 3.6%. 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 shown as 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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30/06/2019	9.1%	6.5%											
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