



MySuper Product Dashboard

JANUARY 2019

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

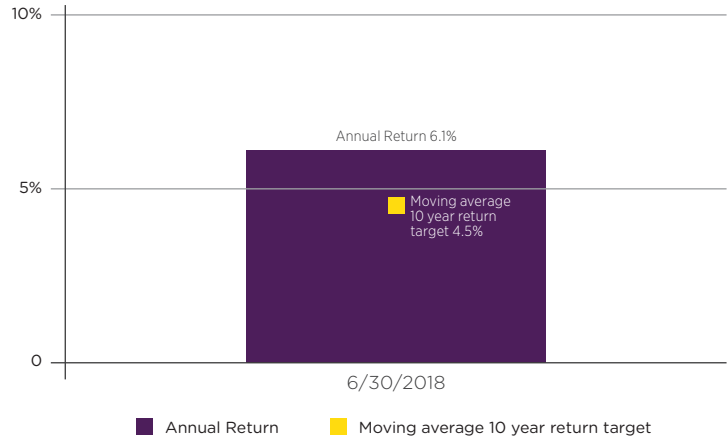
When using this Product Dashboard, you should refer to the table which corresponds to the 'Path' you belong to based on your year of birth. You should consider the information in this Product Dashboard and the Product Disclosure Statement (PDS) for Virgin Money Super before making an investment decision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

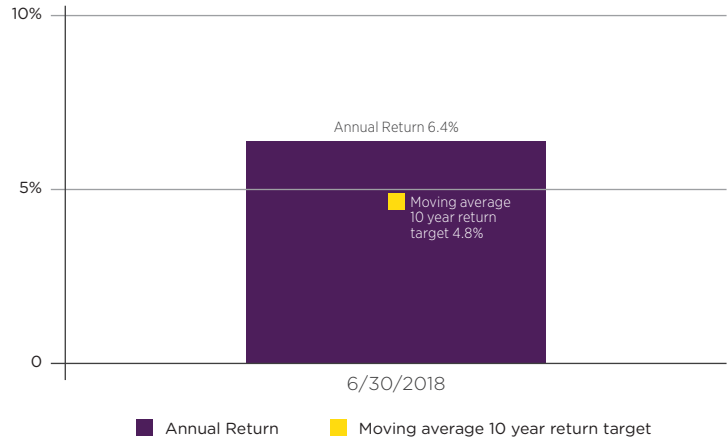
You can get a copy of this Product Dashboard and the PDS for Virgin Money Super at virginmoney.com/super or by calling the Customer Care Team on **1300 652 770** between 8am and 6pm AEST/AEDT, weekdays (apart from national public holidays).

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LifeStage Tracker – Born prior to 1949

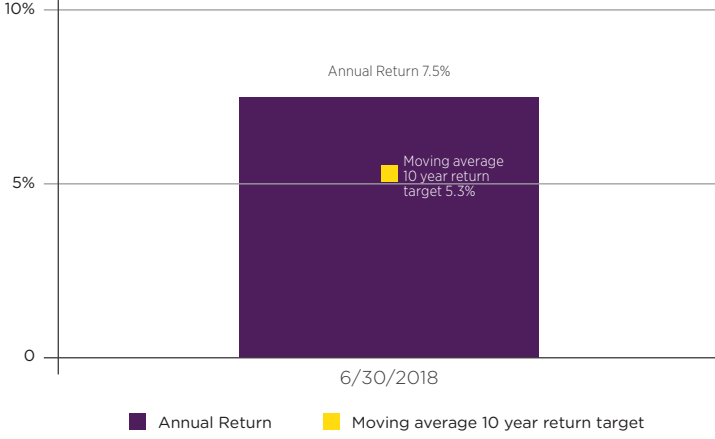
Return target	CPI + 2.2%. This is not a guarantee of future returns or performance
Return	The return for the year to 30 June 2018 was 6.1% (see Note 1)
Comparison between return target and return	 <p>The chart shows a vertical axis from 0 to 10% and a horizontal axis for 6/30/2018. A dark purple bar represents the Annual Return at 6.1%. A yellow square represents the Moving average 10 year return target at 4.5%.</p>
	Past performance is not a reliable indicator of future returns or performance
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

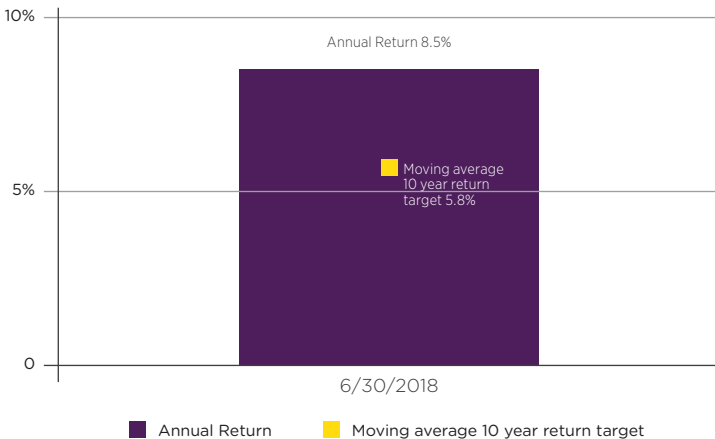
Return target	CPI + 2.2%. This is not a guarantee of future returns or performance
Return	The return for the year to 30 June 2018 was 6.4% (see Note 1)
Comparison between return target and return	 <p>The chart shows a vertical axis from 0 to 10% and a horizontal axis for 6/30/2018. A dark purple bar represents the Annual Return at 6.4%. A yellow square represents the Moving average 10 year return target at 4.8%.</p>
	Past performance is not a reliable indicator of future returns or performance
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 2018, as the LifeStage Tracker investment option commenced on 1 December 2016.
2. This information is not available as at 30 June 2018, as this LifeStage Tracker Path had its first investment after 1 July 2017.

LifeStage Tracker – Born 1954 to 1958

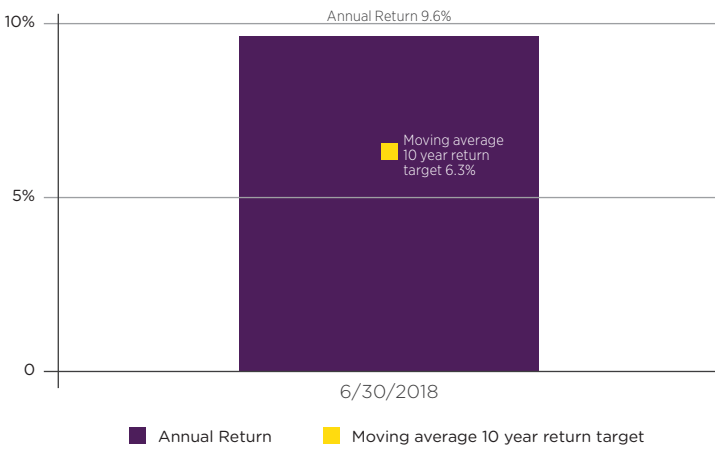
Return target	CPI + 2.6%. This is not a guarantee of future returns or performance
Return	The return for the year to 30 June 2018 was 7.5% (see Note 1)
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment 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 1959 to 1963

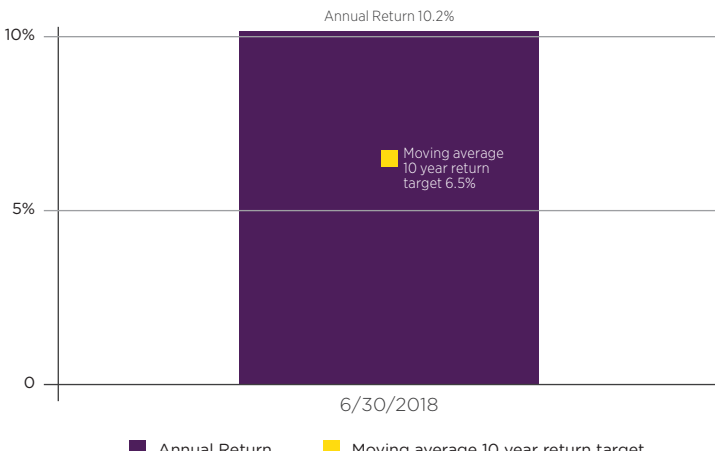
Return target	CPI + 3.1%. This is not a guarantee of future returns or performance
Return	The return for the year to 30 June 2018 was 8.5%(see Note 1)
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment 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 2018, as the LifeStage Tracker investment option commenced on 1 December 2016.
2. This information is not available as at 30 June 2018, as this LifeStage Tracker Path had its first investment after 1 July 2017.

LifeStage Tracker – Born 1964 to 1968

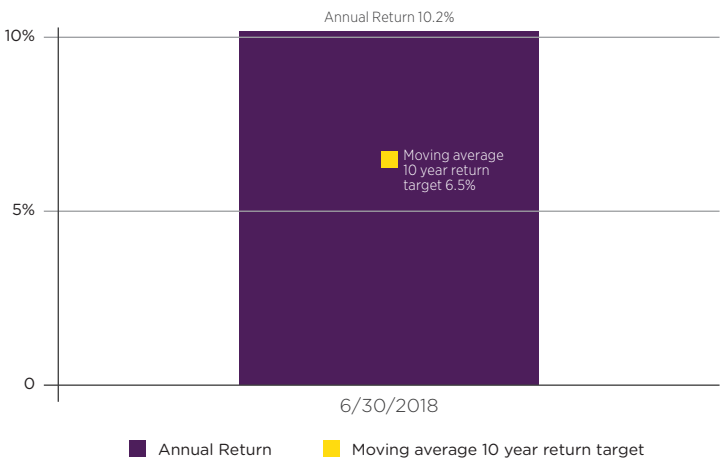
Return target	CPI + 3.5%. This is not a guarantee of future returns or performance
Return	The return for the year to 30 June 2018 was 9.6% (see Note 1)
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment 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 1969 to 1973

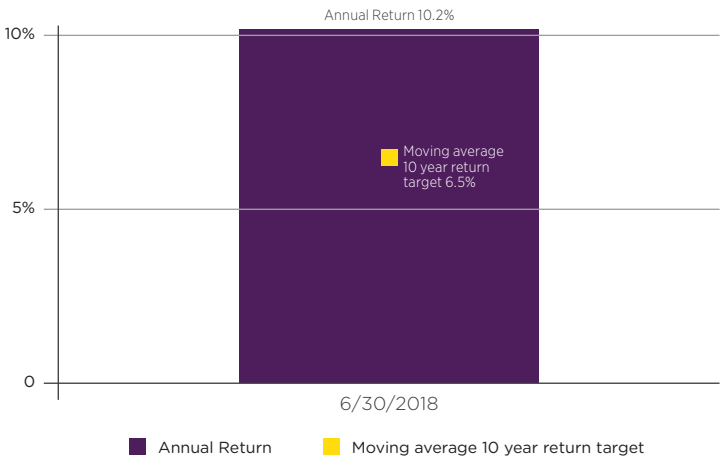
Return target	CPI + 3.9%. This is not a guarantee of future returns or performance
Return	The return for the year to 30 June 2018 was 10.2% (see Note 1)
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment 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 2018, as the LifeStage Tracker investment option commenced on 1 December 2016.
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LifeStage Tracker – Born 1974 to 1978

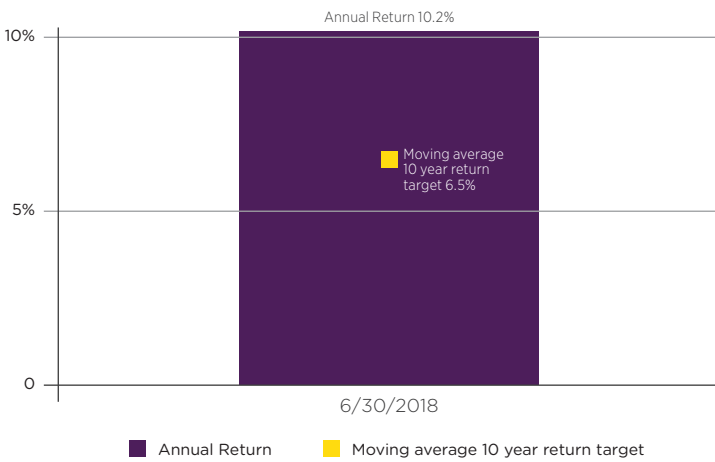
Return target	CPI + 3.9%. This is not a guarantee of future returns or performance
Return	The return for the year to 30 June 2018 was 10.2% (see Note 1)
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment 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 1979 to 1983

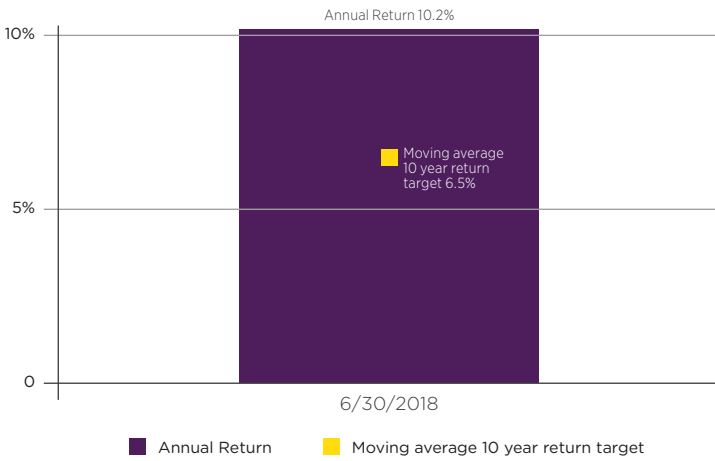
Return target	CPI + 3.9%. This is not a guarantee of future returns or performance
Return	The return for the year to 30 June 2018 was 10.2% (see Note 1)
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period
Statement of fees and other costs	\$358

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LifeStage Tracker – Born 1984 to 1988

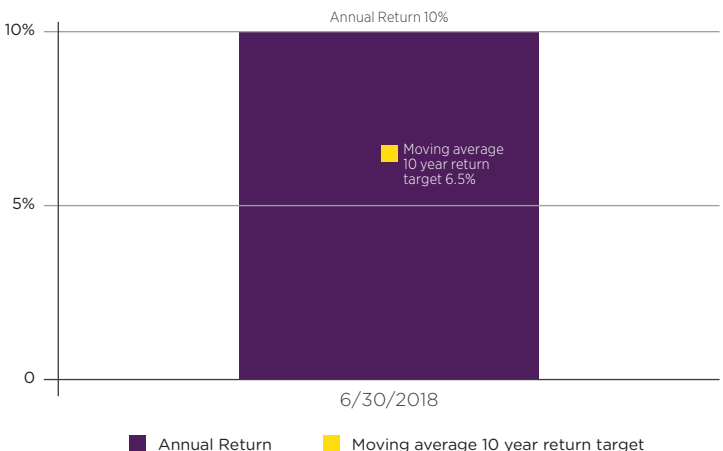
Return target	CPI + 3.9%. This is not a guarantee of future returns or performance
Return	The return for the year to 30 June 2018 was 10.2% (see Note 1)
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment 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 1989 to 1993

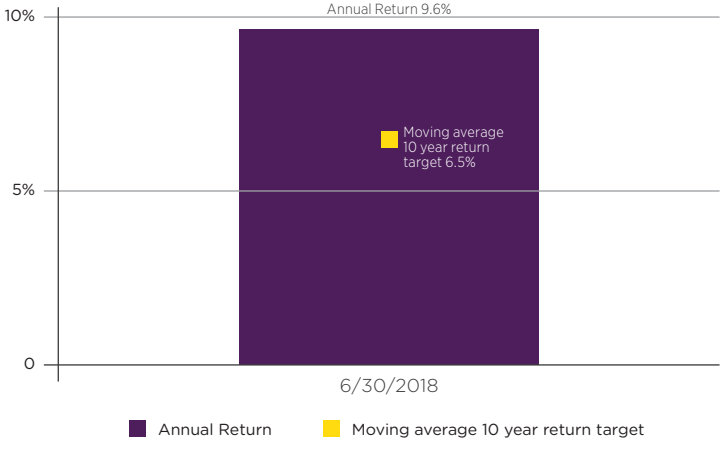
Return target	CPI + 3.9%. This is not a guarantee of future returns or performance
Return	The return for the year to 30 June 2018 was 10.2% (see Note 1)
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment 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 2018, as the LifeStage Tracker investment option commenced on 1 December 2016.
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LifeStage Tracker – Born 1994 to 1998

Return target	CPI + 3.9%. This is not a guarantee of future returns or performance
Return	The return for the year to 30 June 2018 was 10% (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

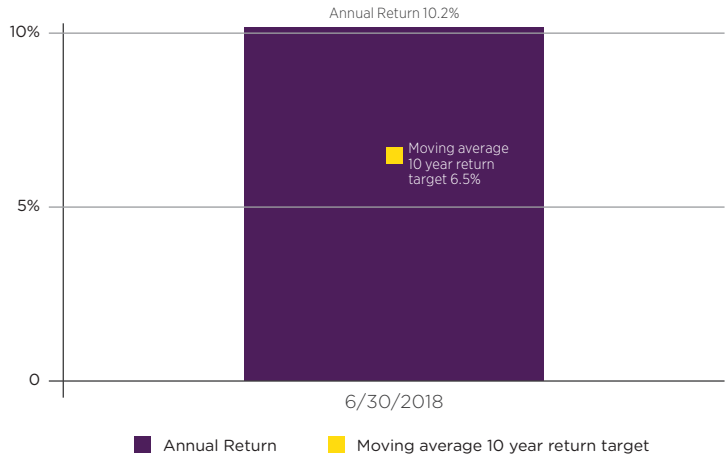
Return target	CPI + 3.9%. This is not a guarantee of future returns or performance
Return	The return for the year to 30 June 2018 was 9.6% (see Note 1)
Comparison between return target and return	 <p>Past performance is not a reliable indicator of future returns or performance</p>
Level of investment 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 2018, as the LifeStage Tracker investment option commenced on 1 December 2016.
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LifeStage Tracker – Born 2004 to 2008

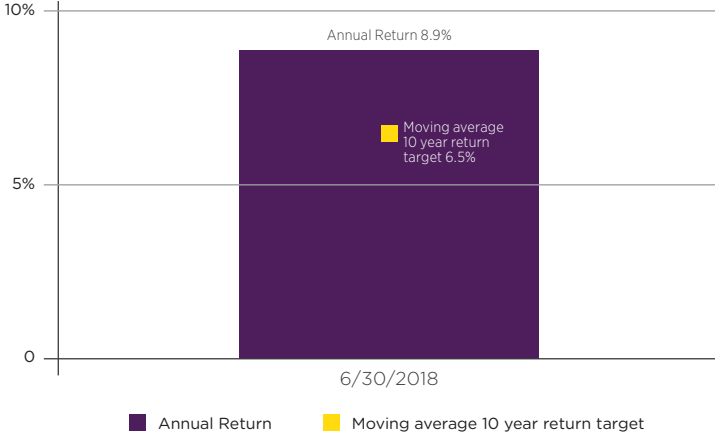
Return target	CPI + 3.9%. This is not a guarantee of future returns or performance
Return	Not available (see Note 2)
Comparison between return target and return	Not available (see Note 2)
Level of investment risk	High: between four and six annual negative returns are expected over any 20 year period
Statement of fees and other costs	\$358

LifeStage Tracker – Born 2009 to 2013

Return target	CPI + 3.9%. This is not a guarantee of future returns or performance
Return	The return for the year to 30 June 2018 was 10.2% (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 2018, as the LifeStage Tracker investment option commenced on 1 December 2016.
2. This information is not available as at 30 June 2018, as this LifeStage Tracker Path had its first investment after 1 July 2017.

LifeStage Tracker – Born 2014 to 2018

Return target	CPI + 3.9%. This is not a guarantee of future returns or performance
Return	The return for the year to 30 June 2018 was 8.9% (see Note 1)
Comparison between return target and return	 <p>The chart displays two data points for the date 6/30/2018. The 'Annual Return' is represented by a dark purple bar reaching 8.9% on the y-axis. The 'Moving average 10 year return target' is represented by a yellow bar reaching 6.5% on the y-axis. The y-axis is labeled with 0, 5%, and 10%.</p>
	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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