

# Mercer Smart Super Corporate Plan

Fact sheet

super**wiser**

**Not all super products are created equal** and with a multitude of super products available, knowing which one to pick and what factors to base your selection decision on can be confusing. SuperWiser's super product assessment methodology considers numerous factors such as company structure, corporate governance, service delivery, investment performance, product fees, personal insurance cover & premium costs as well as projected annual retirement income.

### We've assessed your super product as follows:

<p><b>Super Product</b></p> <p><b>Mercer Smart Super</b></p>	<p><b>Product Type</b></p> <p><b>Corporate</b></p>	<p><b>Product Assessment</b></p> <p><b>Approved</b></p>
<p><b>— NEGATIVES</b></p> <ul style="list-style-type: none"> <li>Lack of scale &amp; national resources</li> <li>Historical investment returns for MySuper default</li> <li>Limitations with investment choice menu</li> <li>Historically weak on service interface</li> </ul>	<p><b>+ POSITIVES</b></p> <ul style="list-style-type: none"> <li>Product design</li> <li>Introduction of new service interface</li> <li>Administration capability</li> <li>Caters for defined benefit</li> </ul>	

Your super is likely to be the second biggest financial benefit, funded by your employer. Managed well, your super can become a serious asset in around ten years.

If you ignore your super for ten years or more, you potentially cost yourself approximately over \$100,000 off your final balance (in today's dollars).

### Why use SuperWiser?

- ✓ We take the hard work out of sorting out your super
- ✓ You give us some simple, super details
- ✓ We compare against other well-known super funds
- ✓ We provide super optimisation advice
- ✓ We arrange optimisation implementation
- ✓ We project super balance milestones
- ✓ We show you performance parameters
- ✓ You now have control of your super

High quality super optimisation advice & implementation service for an affordable price of **\$220** (inc GST).

*“Making informed decisions about your super, sooner rather than later, can potentially **increase your projected annual retirement income figure by around 20%**”*

Harry Burke - Superannuation Specialist



### Who can I speak to?

Direct your questions to one of our helpful SuperWiser team members.