

Information about Mercer Aspire

This document is provided in accordance with Chapter 3, Information about Investment Products, under the Central Bank (Supervision and Enforcement) Act 2013 (Section 48) (Consumer Protection) Regulations 2025.

Capital security: Mercer Aspire is an investment framework. No investment option made available under Mercer Aspire, or underlying fund in which such an option invests, provides capital security.

The risk that some or all of the investment may be lost: The value of investments may fall as well as rise, and members may receive back less than the amount invested, including the possibility that some or all of the investment may be lost.

Leverage and its effects: Where leverage is used, it may magnify gains and losses and increase the volatility of returns.

Any limitation on the sale or disposal of the investment product: Sale, transfer, switching or disposal may be subject to dealing cut-off times, operational requirements, suspension of dealings or other restrictions under the relevant plan, option or fund terms.

Any restriction on access to funds invested: Access to invested funds may be restricted by the relevant plan rules, policy terms and applicable pension regulations.

Any restriction on the redemption of the investment product: Redemption or encashment may be subject to notice periods, liquidity restrictions, minimum dealing requirements or temporary suspension under the relevant plan, option or fund terms.

The impact, including the cost, of exiting the investment product early: Early encashment may reduce investment returns. If applicable, exit charges, surrender penalties, or other costs, may apply, depending on the relevant product and plan terms.

The minimum recommended investment period: Mercer Aspire is a framework designed for medium- to long-term investment. No specific minimum recommended holding period applies.

The risk that the estimated or anticipated return on the investment product may not be achieved: Any estimated, projected or anticipated return is not guaranteed and may not be achieved.

The potential effects of volatility in price, fluctuation in interest rates, and movements in exchange rates on the value of the investment: The value of investments made through options available under Mercer Aspire may be materially affected by market volatility, changes in interest rates and movements in exchange rates.

The identity of any guarantor and the level, nature, extent and limitations of its guarantee: No investment option made available under Mercer Aspire, or underlying fund in which such an option invests, has a capital or return guarantee attached