

Our pension offers a range of investment options to help you meet your financial goals.

Find the right investment for you

Before deciding which investment options are appropriate for you, it's important to be familiar with basic investment concepts and work out your risk tolerance and investment time frame.

You can find out more about investments on our website at mine.com.au/pension-investment-options. If you'd prefer personal financial advice, Mine Super Financial Advice can provide advice about making an investment choice. If you want to be put in touch with a financial adviser, give us a call.

Pension investment options

We offer different investment options to help you meet your financial goals. You can choose to invest in any of the pre-mixed investment options as well as a range of asset class investment options. Before making an investment choice, you should read our Pension Product Disclosure Statement (PDS) at mine.com.au/pension-pds which contains detailed information about the investment options, such as their asset allocations and risk.

How do I make an investment choice?

You can make an investment choice at any time for free by going to mine.com.au/pension and either:

- logging in to your online account using your member number and password. From the main menu, select **Manage my investments**, then **Change my investment options**; or
- completing and returning a **Make an investment choice** form.

Your choice will be effective the next business day after we receive your investment switch request. We might take longer to process your switch or suspend switching if necessary.

Remember, your pension is a long term investment, so you should stick with your considered investment choice unless your circumstances change or if you want to rebalance your asset allocation.

Keeping track of your investments

We send you a member statement once a year, which shows how your investments are performing. To check your investment choice and account balance at any time, log in to your online account with your member number and password at mine.com.au/login

What if I don't want to make a choice

You can remain confident we're looking after your money. If you don't make a choice, you'll be invested in the default Capital Guarded investment option if you have an account-based pension.

If you have a pre-retirement pension and don't make a choice, you'll be invested in the Lifecycle Investment Strategy. The strategy works by investing your super in a mix of the High Growth and Conservative Balanced investment options based on your age. The philosophy of the strategy is simple: to give you significant exposure to growth assets such as shares in the early stages of your working life, and then to reduce this as you get older by increasing your exposure to defensive assets such as bonds and cash. This helps provide less volatile investment returns as you get older. For more information about the Lifecycle Investment Strategy read our **Lifecycle Investment Strategy** factsheet at mine.com.au/pension-factsheets

i Investing in the Mine Super Term Deposit

We publish details of term deposits on our website for each week a term deposit is available.

To invest, complete the **Invest in a Term Deposit** form available on our website or call us on 13 64 63.

Valid applications received by us by 5pm on a Thursday, when rates have been published for that week, will be invested the following Tuesday. Valid applications received:

- in a week when rates have not been published; or
- after 5pm on a Thursday; will not be invested until we next have a term deposit available, and will be invested on the Tuesday following that week.

Processing of your investment switch to the Term Deposit investment option will commence on the Friday following the relevant Thursday cut-off. You won't be paid any interest on the amount you've nominated to switch to the Term Deposit investment option from the Saturday following the relevant Thursday cut-off until the term deposit commences on the following Tuesday. All interest on monies waiting investment will be paid to Mine Super's administration reserve.

Pension investment options

Pre-mixed investment options

- High Growth
- Growth
- Balanced
- Conservative Balanced
- Indexed Defensive
- Capital Guarded¹
- Secure

Asset class options

- Australian Shares
- International Shares²
- Property³
- Bonds
- Cash
- Term Deposit⁴

For more information about our investment options, read the Pension PDS at mine.com.au/pension-pds

Please note: This information is general in nature and shouldn't be considered advice. Past investment performance isn't necessarily an indicator of future performance.

¹ The Capital Guarded option is only available for account-based pension accounts.

² The return from the International Shares investment option is affected by movements in the value of international currencies. This is also known as being 'unhedged'. A rise in value of the Australian dollar will have a negative impact on performance, while a fall in value will have a positive impact on performance.

³ A portion of the international investments in the Property investment option are hedged. Currency hedging, which involves selling the international currency and buying the Australian dollar, reduces the currency volatility of this option's international investments.

⁴ Term Deposit is not available for pre-retirement pension accounts.

Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | mine.com.au

This is general advice only and does not take into account your financial situation, needs or objectives. Before acting, consider if the information is right for your needs and circumstances and read the relevant Product Disclosure Statement (PDS). The Target Market Determinations (TMD) for our financial products can be found at mine.com.au/tmd. If there are any inconsistencies between this document and the PDS or Trust Deed the terms of the PDS or Trust Deed will prevail. This information is based on our understanding of current Australian laws and assumes they will remain unchanged.

Issued by AUSCOAL Superannuation Pty Ltd ABN 70 003 566 989 AFS licence 246864 Trustee for the Mine Superannuation Fund ABN 16 457 520 308. Advice is provided by Mine Super Services Pty Ltd ABN 49 051 315 014 AFS licence 502700.