



Factsheet: 20 December 2021  
Your investment options:

# CASH

The information in the document forms part of the Product Disclosure Statement (PDS) for the Mine Superannuation Fund.



<span style="color: #92D050;">■</span>	Australian Shares
<span style="color: #C44E52;">■</span>	International Shares
<span style="color: #00A0C4;">■</span>	Property
<span style="color: #00A08A;">■</span>	Bonds
<span style="color: #FFC000;">■</span>	<b>Cash</b>
<span style="color: #E67E22;">■</span>	Term Deposit

## About Cash

Cash is a defensive asset, as it's expected to maintain the value of the principal investment but has relatively low returns.

### Who is Cash suitable for?

Suitable for people who are willing to accept lower returns in exchange for little or no risk of negative returns.

### What assets does Cash invest in?

Money in the Cash investment option is held with Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ). When you invest in this option, your funds are pooled with those of other members and placed in an at-call account with ANZ. While our agreement with ANZ remains current, we won't withdraw from this account unless you choose to withdraw or switch your funds from this option.

## What are the investment return objectives?

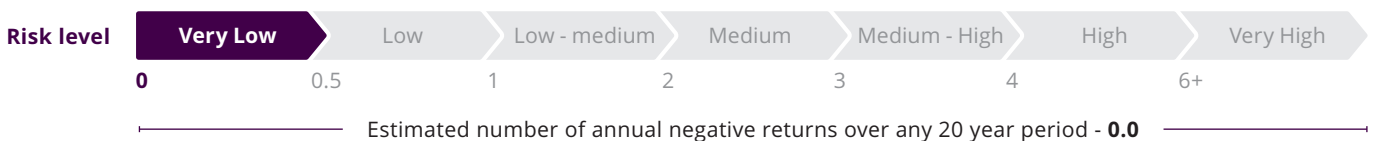
Before investment fees and relevant superannuation taxes, to track the return of an investment compounding at the Reserve Bank of Australia's (RBA) Cash Rate.

## What's the minimum time you should invest in Cash?


Cash is a short-term investment with no minimum time frame.

## Cash's standard risk measure^

Cash's risk level is very low. The table below shows the estimated number of annual negative returns over any 20 year period. These negative returns can be experienced several years apart or several years in a row within the 20 year period.



## How has Cash performed?

 For the latest investment returns go to [mine.com.au](https://mine.com.au)\*

## What to look for in investment performance?

As Cash is one of the least risky investment options, investors should expect to preserve their capital but to also experience low long-term returns. As such, Cash is more suitable for investors who have few years left to invest their super and have little time to ride out the ups and downs of riskier investment options.


## What does this mean for my investment choice?

When deciding which investment option is right for you, it's important to focus on how much time you have to invest, how much risk you're comfortable with and how much super you need for retirement. If you're still unsure about the right investment option for you, you should talk to your financial adviser.

## How we invest your money

We appoint professional investment managers to invest your money within strict guidelines.

We regularly review their performance and can remove managers and add new ones.

 Visit [mine.com.au](https://mine.com.au) for a list of our investment managers.

## Take action

### Make an investment choice

Read the **Making an Investment Choice** factsheet then log in to your online account at [mine.com.au](https://mine.com.au) using your member number or email address and password.

Once you've logged in, select the menu item **Manage my super** and select **Change where my super is invested** to make your investment choice.

If you don't want to make a choice we'll automatically invest your money in the Lifecycle Investment Strategy.

## Need more information or advice?

If you have any questions or need help call us on 13 64 63, Monday to Friday, 8am to 6pm or email [help@mine.com.au](mailto:help@mine.com.au)

**\* Past performance isn't necessarily an indication of future performance.**

^ We've measured risk using the super industry's standard risk measure so you can compare investment options between different funds. The standard risk measure describes risk based on the number of negative annual returns expected over any 20 year period. It's calculated using a simulated model that takes into account factors that may affect returns. This isn't a complete assessment of investment risk, as it doesn't show the size of negative returns, whether you'll meet your investment objective or the impact of fees and taxes on your returns. The real world is complex and not always rational. This means mathematical theories may not always play out in practice. You need to be comfortable with the risk and potential losses of your chosen investment options. Visit [mine.com.au](https://mine.com.au) for more information about the standard risk measure, the Trustee's risk assessment methodology and other types of investment risk.

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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](https://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 Financial Advice a trading name of Mine Super Services Pty Ltd ABN 49 051 315 014 AFS licence 502700.