

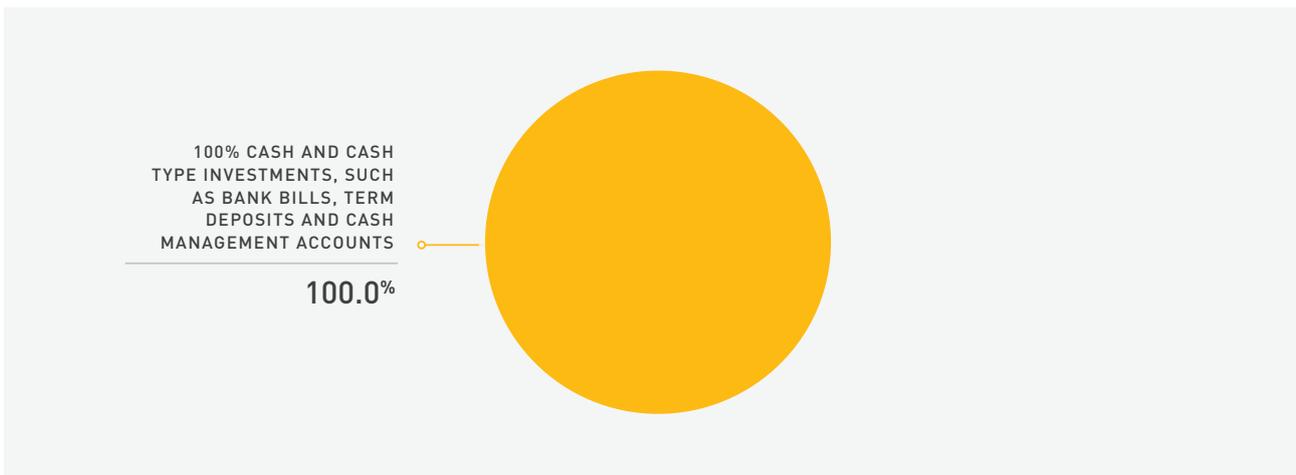


Factsheet: 9 September 2020

Your investment options:

Cash

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



About Cash

Invests in short-term fixed interest assets, such as bank bills.

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?

The Cash investment option is 100% invested in cash and cash type investments such as bank bills, term deposits and cash management accounts. When you invest in cash you effectively deposit money with a bank, government body or company and earn interest. These deposits pay a fixed rate of interest with a pre-determined maturity date, which ranges from one day to less than a year.

What are the investment return objectives?

Before tax but after investment management fees, to exceed the return of an investment compounding at the Reserve Bank of Australia's (RBA) Cash Rate each year.

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 *

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. Our **Five Step Guide to Investing** factsheet takes you through these concepts to help you work out the best choice for you. 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 while our in-house investments team manages our term deposit investments.

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

 Visit 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 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 invest your money in the default investment option.

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

* 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 for more information about the standard risk measure, the Trustee's risk assessment methodology and other types of investment risk.