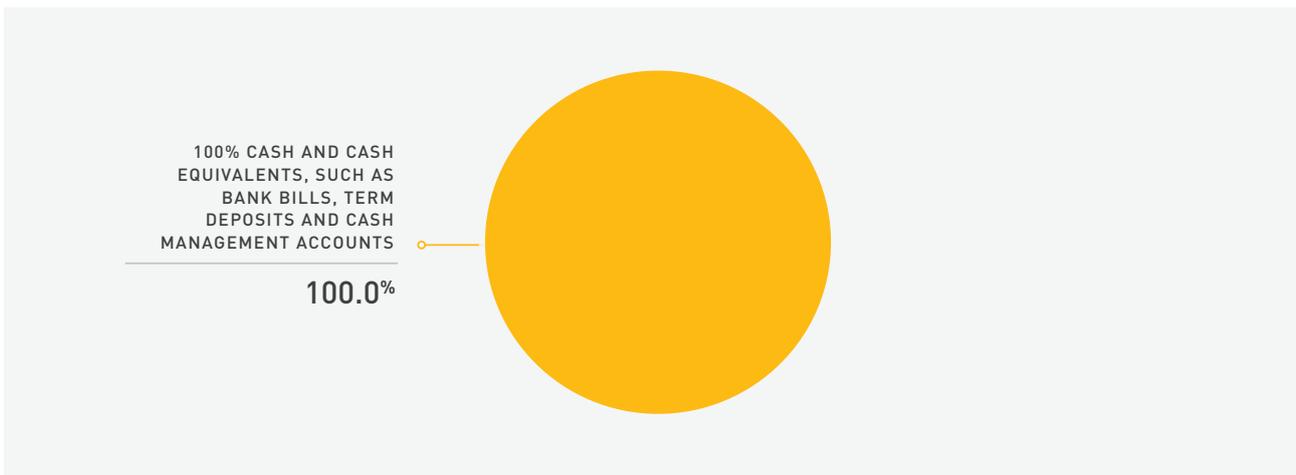




Factsheet: 1 July 2018

# Your investment options: Cash

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



## About Cash

Invested 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 wish to invest their super for less than three years.

### What assets does Cash invest in?

When you invest in cash you effectively lend money to a company or government body and earn interest. These investments are much like bonds, except the time invested is much shorter, ranging 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 not suitable for investors who have more than three years to invest their super.



### 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 and market commentary go to [mine.com.au](https://mine.com.au) \*

## What to look for in investment performance?

As Cash is the least risky investment option, investors should expect to preserve their capital but to also experience low long term returns. As such, Cash isn't suitable for investors who have many years left to invest their super and have time to ride out the ups and downs of riskier investment options that aim to deliver higher returns.

## 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 fact sheet** 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](https://mine.com.au) for a list of our investment managers.

## Take action

### Make an investment choice

Read the **Making an Investment Choice fact sheet** then log in to your Member Account at [mine.com.au](https://mine.com.au) with your member number and password.

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 MINE (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). 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.