

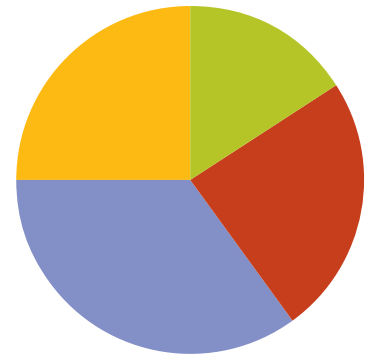
# INDEXED DEFENSIVE

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

## Current Indexed Defensive asset allocation and allowable ranges

	SAA <sup>1</sup>	Allowable range
Australian Shares	16.0%	5-35%
International Shares	24.0%	10-40%
Alternatives	0%	0%
Infrastructure	0%	0%
Property	0%	0-10%
Fixed Income	35.0%	20-50%
Cash	25.0%	10-40%

Strategic asset allocation (SAA)



## About Indexed Defensive

Indexed Defensive is a low-cost passively invested option with the majority of its defensive assets in fixed income and cash. The growth assets include Australian and International Shares. Defensive assets generally have lower short-term risk, but provide lower long-term returns. Growth assets aim to maximise returns by taking greater risk.

### Who is Indexed Defensive suitable for?

Suitable for people who wish to invest their super for three or more years.

**i** A portion of the international investments in this 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.

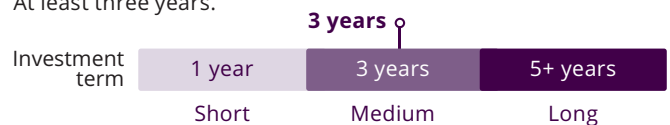
## What's the investment return objective?

Achieve a return exceeding the increase in the Consumer Price Index (CPI) by at least 1.5% pa, after tax and investment costs, over any 10 year period.

**Example:** If the 10 year CPI is 2% pa, the investment objective will be for investment returns to exceed 3.5% pa, after tax and investment costs, over the 10 year period.

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

At least three years.



## Indexed Defensive's standard risk measure<sup>^</sup>

Indexed Defensive's risk level is medium to high. 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.



<sup>1</sup> The actual asset allocation can move over time while remaining within the allowable range. For up-to-date actual asset allocation information, call us on 13 64 63.


## How has Indexed Defensive performed?

### What to look for in investment performance?

As Indexed Defensive invests primarily in defensive assets, investors should expect lower long-term returns compared to higher growth investment options, although the chance of negative returns, as well as their size, should also be lower.

Short-term performance can vary. Generally, it's important to focus on long-term performance and your investment time frame.

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 Visit [mine.com.au](https://mine.com.au) for the latest investment returns.\*

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### 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.

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

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## 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 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.