

INTERNATIONAL SHARES

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



■	Australian Shares
■	International Shares
■	Property
■	Bonds
■	Cash
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About International Shares

Passively invests in developed international share markets

Shares are a growth asset and tend to earn the highest return in the long term and have the highest probability of negative returns in the short term. International Shares offer diversification benefits when compared to investing solely in Australian shares by providing access to new markets and a wider range of companies.

Who is International Shares suitable for?

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

What assets does International Shares invest in?

International Shares represent ownership in a company listed on an overseas shares market. This ownership gives you the right to share in the company's future financial performance – whether good or bad.

Shares provide returns through both dividend income and changes in the market value and are generally the best performing asset class over the long term*.

- i** 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. At times we may hold a small part of this investment option in cash. This is a standard investment administration process to:
- set aside money to invest with our managers.
 - manage cash outflows, such as benefit payments, without having to cash in an investment.

International Shares' Standard Risk Measure^

International Shares' risk level is very 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.



What's the investment return objective?

Before investment fees and relevant superannuation taxes, to track the return on the MSCI World ex-Australia Index (Unhedged, Net Total Return).

What's the MSCI World ex-Australia Index (Unhedged, Net Total Return)?

This index is designed to provide a broad measure of public equity market performance throughout the developed world by measuring large and mid-cap equity performance across developed markets countries, excluding Australia.

What's the minimum time you should invest in International Shares?

At least five years.



How has International Shares performed?

What to look for in investment performance?

As International Shares is a growth asset, investors should expect higher long term returns along with some low or even negative returns over the short term. Short term performance can vary. It's important to focus on long term performance and your investment time frame.

 For the latest investment returns go to mine.com.au*

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 for a list of our investment managers.

Want to 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 and password.

Once you've logged in, select the menu item **Manage my investments** and select **Change my investment options** 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.

When deciding which investment option is right for you, it's important to focus on your investment horizon, 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.

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. 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.

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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. 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.