



For super and pre-retirement pension accounts only

LIFECYCLE INVESTMENT STRATEGY

Factsheet: 20 December 2021 | The information in the document forms part of the Product Disclosure Statement (PDS) for the Mine Superannuation Fund.

Investments to suit your needs and your life stage

As a member, we offer you choice on how to invest your retirement savings. You can choose from diversified and single asset class investment options that let you mix and match how you're invested. If you're a new member and don't want to make a choice, you'll be automatically invested in our **Lifecycle Investment Strategy**. Our Lifecycle Investment Strategy forms part of our MySuper product offering. You can also choose the Lifecycle Investment Strategy at any time.

What is the Lifecycle Investment Strategy?

The strategy works by investing your retirement savings in a mix of the **High Growth** and **Conservative Balanced** investment options based on your age. The philosophy of the strategy is simple: to give you significant exposure to growth assets such as shares (the High Growth investment option) in the early stages of your working life, and then gradually reduce this as you get older by increasing your exposure to defensive assets such as bonds and cash (the Conservative Balanced investment option). This helps provide less volatile investment returns as you get older.

For people 50 years and under

You'll be 100% invested in the High Growth investment option, giving you greatest exposure to growth assets in the earlier stages of your working life while you build up your nest egg.

People aged 51 to 64

From age 51 to 64, you'll gradually reduce your exposure to the High Growth investment option each year on your birthday and increase your exposure to the Conservative Balanced investment option. By doing so, your account won't automatically make sharp and sizeable shifts throughout your working life from one investment option to another, reducing the risks associated with switching in large steps.

Refer to the illustration on the next page for the percentage mixes of each investment option you'll be invested in as you get older.

People aged 65 and over

At age 65 you'll be 100% invested in the Conservative Balanced investment option, which in the Lifecycle Investment Strategy, gives you the greatest exposure to defensive assets at the time you'll likely start to draw down a pension.

Growth v defensive assets... explained

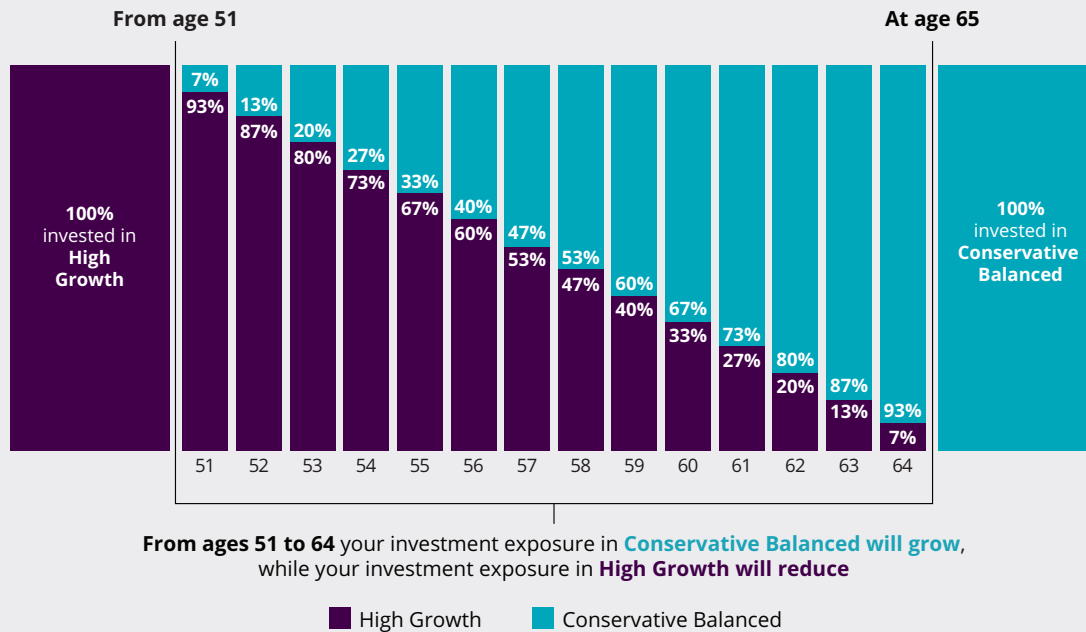
- Growth assets include shares and property. They generally produce higher returns over the long term (five or more years) but are more likely to fluctuate in value over the short term (for example, one year).
- Defensive assets include bonds and cash. They generally provide a lower return over the long term but are less likely to fluctuate in value over the short term.

The risk v return relationship... explained

- When investing, the general rule is that as the potential for a high return increases, the risk of loss also becomes greater. This is known as the 'risk / return relationship'. When choosing where to invest your retirement savings you need to strike a balance between the risk you're comfortable with and the rate of return you need to achieve your retirement goal.
- There is also the risk of experiencing a poor investment performance at an unfavourable time (sometimes called 'sequencing risk'). As members' balances are usually highest in the few years prior to retirement, at a point when there's limited time to catch up again after a negative impact, this risk is greatest near retirement. One way to reduce this risk is to increase your exposure to 'defensive assets' as you grow older, which generally have fewer ups and downs than 'growth assets'.



Lifecycle Investment Strategy



How are the High Growth and Conservative Balanced investment options invested?

You can find more information about how the High Growth and Conservative Balanced investment options are invested in their factsheets, which you can find at mine.com.au/super-pds. Here you'll find the types of asset classes they invest in, their investment objectives and levels of risk.

Does this percentage mix stay the same throughout the year after you switch to a new percentage mix?

This is unlikely. This is because the daily investment returns from each investment option will not be the same, meaning that the value of your investment in each investment option will grow / fall in value differently. But at your next birthday your investment mix is reset in line with the percentage mix for your age.

Are you happy with how your account is invested?

If you'd like to change how your account is invested, you can do this at any time by logging in to your online account at mine.com.au/login. Alternatively, you can download a **Make an investment choice** form from our website or call 13 64 63 for a copy.

You can check how your retirement savings are invested by logging in to your online account at mine.com.au/login

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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.

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Have we verified your date of birth?

It's important you check and confirm your date of birth because it can affect your account, including the investment option/s you're invested in. To verify your date of birth, send us a copy of either your birth certificate, driver licence or passport. Your Annual Statement will also show if the date of birth we have recorded for you has been verified. You can find your latest Annual Statement in your online account inbox.

We're here to help

We offer members a free, simple super health check over the phone to cover the basics. If you're after more complex advice, tailored to your individual situation, we can put you in touch with Mine Super Financial Advice who can help you make a confident and informed financial decision, like how your account is invested.

As always, if you have any questions, or would like to make an appointment with a financial adviser, please call us on 13 64 63 or email help@mine.com.au