



Making a pension investment choice

Mine Pension offers a range of investment options to help you meet your financial goals.

Find the right investment for you

Before deciding which investment options are appropriate for you, it's important to be familiar with basic investment concepts and work out your risk tolerance and investment time frame.

You can do this by following our **Five Step Guide to Investing** factsheet, found at mine.com.au/pension-factsheets. If you'd prefer personal financial advice, Mine Super Financial Advice can provide advice about making an investment choice. Call 13 64 63 to book an appointment.

Mine Pension's investment options

We offer different investment options to help you meet your financial goals. You can choose to invest in any of the pre-mixed options as well as a range of asset class options. Before making an investment choice, you should read our Product Disclosure Statement (PDS) which contains detailed information about the options such as their asset allocations and risk.

How do I make an investment choice?

You can make an investment choice at any time for free by going to mine.com.au/pension and either:

- + logging in to your Member Account using your member number and password. From the main menu select **Your Account** then **Account Balance Switch**, or
- + completing and returning a **Make an investment choice** form.

Your choice will be effective the next business day after we receive your investment switch request. We may take longer to process your switch or suspend switching if necessary.

i Investing in the Mine Term Deposit

We publish the details and rates of the term deposit on our website for each week a term deposit is available. To invest in a term deposit:

- + complete the application form, which you can find at mine.com.au/pension-term-deposit, or
- + call us on 13 64 63.

Valid applications received by us by 5pm on a Wednesday, when rates have been published for that week, will be invested that week. If you don't make this cut off you'll be invested the week we next have a term deposit available.

Remember, your pension is a long term investment, so you should stick with your considered investment choice unless your circumstances change or if you want to rebalance your asset allocation.

Keeping track of your investments

We send you a Member Statement once a year, which shows how your investments are performing. To check your investment choice and account balance at any time, login to your Member Account at mine.com.au/pension with your member number and password.

What if I don't want to make a choice

If you have better things to do than worry about your investments, you can remain confident we're looking after your money. If you don't make a choice, you'll be invested in the default Capital Guarded investment option if you have an account based pension or the default Balanced investment option under our Lifecycle Strategy if you have a pre-retirement pension.

Mine Pension investment options

For more information about our investment options, read the product disclosure statement at mine.com.au/pension-pds

Pre-mixed options

- + Aggressive
- + Balanced¹
- + Stable
- + Capital Guarded².

Asset class options

- + Australian Shares
- + International Shares³
- + Property
- + Bonds
- + Cash
- + Term Deposit⁴.

Please note: This information is general in nature and shouldn't be considered advice. Past investment performance isn't necessarily an indicator of future performance.

¹ If you're in a pre retirement pension we'll invest your pension in the Balanced investment option.

² If you're in an account based pension we'll invest your pension in the Capital Guarded investment option. The Capital Guarded option is only available for account based pension accounts.

³ 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.

⁴ Term deposit is not available for pre-retirement pension accounts.

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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.