



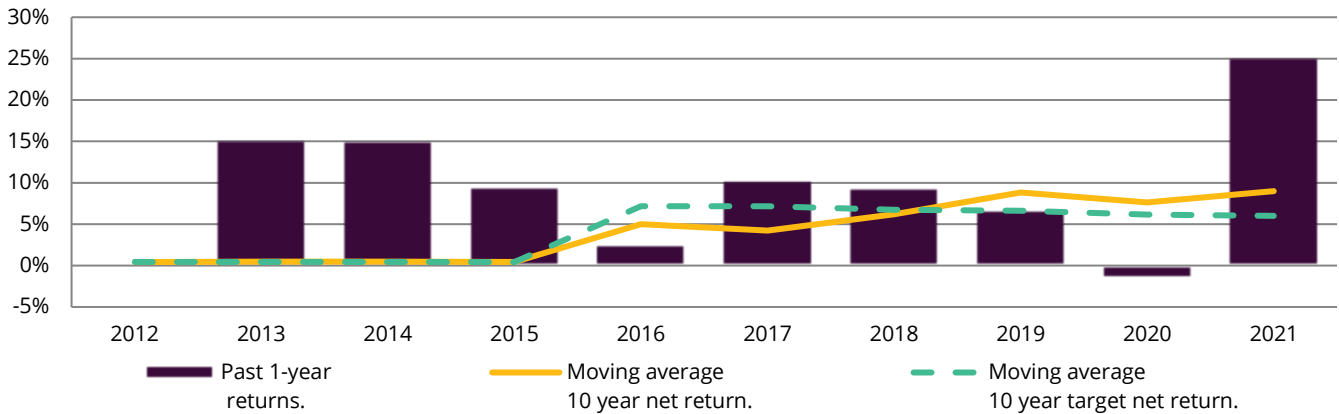
Members aged 51

# MYSUPER LIFECYCLE INVESTMENT STRATEGY

December 2021

## Comparison between return target and return<sup>1,2</sup>

Past performance is not necessarily an indication of future returns.



<b>Return target<sup>3</sup></b>	Return target for 2021-2030 of <b>3.81%</b> per year above inflation after fees and taxes.
<b>Return<sup>1,3</sup></b>	10 year average return of <b>8.99%</b> , after tax and investment costs, as at 30 June 2021.
<b>Level of investment risk<sup>3</sup></b>	<b>High</b> Negative returns are expected 4 to less than 6 years out of every 20 years. These negative returns can be experienced several years apart or several years in a row within the 20 year period.
<b>Statement of fees and other costs</b>	Based on fees and costs for a member with a \$50,000 account balance: <b>\$425</b> per year.

## Explanatory notes

**Return** - the net return is the average annual return over 10 years to 30 June 2021 after fees and taxes.

**Return target** - the return target is an estimate of the expected return above inflation (after fees and taxes) over a 10 year period. This is different to the Investment objectives outlined in the Product Disclosure Statement (PDS).

**Level of investment risk** - the estimated number of years in a 20 year period that negative net investment returns will be incurred.

**Fees and other costs** - provides an example of how the fees in the Lifecycle Investment Strategy can affect your superannuation investment over a 1 year period. The proportion a member has in each investment option may not impact administration and investment fees, but may impact the indirect costs. **Note:** the actual investment fees and indirect costs in any year may be different. For more information about how our fees and costs are calculated, refer to our PDS at [mine.com.au/super-pds](http://mine.com.au/super-pds)

<sup>1</sup> The Lifecycle Investment Strategy, which was updated on 25 March 2021, invests your super in the diversified High Growth (previously named Aggressive) and Conservative Balanced (previously named Balanced) investment options. To show our performance, we have used the returns for the respective diversified investment options. Your holdings will automatically change as you age and will be weighted across these investment options starting from age 51. You can find more information about the investment option weightings read our Lifecycle Investment Strategy factsheet at [mine.com.au/super-pds](http://mine.com.au/super-pds)

<sup>2</sup> The average 10 years of returns for the diversified High Growth investment option were available from 2016 since its inception was in 2006.

<sup>3</sup> The return target, returns and level of investment risk are calculated using the return target, returns and level of investment risk for the respective diversified High Growth (previously named Aggressive) and Conservative Balanced (previously named Balanced) investment options. Your holdings will automatically change as you age and will be weighted across these investment options. For more information, please refer to our Lifecycle Investment Strategy factsheet at [mine.com.au/super-pds](http://mine.com.au/super-pds)

Mine Super | T 13 64 63 | F 02 4962 3469 | E [help@mine.com.au](mailto:help@mine.com.au) | [mine.com.au](http://mine.com.au)

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 Financial Advice a trading name of Mine Super Services Pty Ltd ABN 49 051 315 014 AFS licence 502700.