



Factsheet: 1 July 2018

Your investment options: Stable

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

Current Stable target and allowable ranges

	Target range	Allowable range
 Australian Shares	5-19%	0-25%
 International Shares	5-19%	0-25%
 Property	0-10%	0-20%
 Alternatives	28-56%	0-70%
 Bonds	22-36%	0-50%
 Cash	0-9%	0-30%

About Stable

Stable aims to offer diversification across major asset classes with some exposure to growth assets.

Stable invests in a range of predominantly defensive assets including cash, bonds and defensive alternative assets. Defensive assets have lower short-term risk, but generally provide lower long-term returns. Stable also invests some of its portfolio in growth assets, such as shares and property. Growth assets have the potential to provide high long-term returns, but also have the highest short-term risk.

A portion of the portfolio is invested in alternative assets, including hedge funds, infrastructure and private equity. When included in a diversified portfolio, alternative investments reduce volatility and are an additional source of returns that don't necessarily follow the pattern of the five traditional asset classes.

Who is a Stable investment suitable for?

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

Super members aged 65 or over who don't make an investment choice are automatically invested in Stable as part of our default Lifecycle Strategy. All our default Lifecycle investment options form part of our MySuper product offering.

 A portion of the international investments in this investment option are hedged using forward currency contracts. Currency hedging, which involves selling the international currency and buying the Australian dollar, reduces the currency volatility of this option's international investments.

Stable's standard risk measure^

Stable's risk level is medium. 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.



Estimated number of annual negative returns over any 20 year period - **2.4**

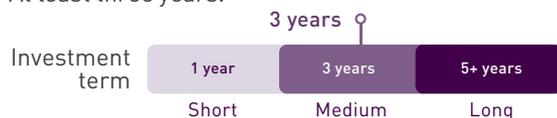
What's the investment return objective?

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 ten year period.

Example: If the ten-year CPI is 3% pa, the investment objective will be for investment returns to exceed 4.5% pa, after tax and investment costs, over the ten year period.

What's the minimum time you should invest in Stable?

At least three years.



How has Stable performed?

What to look for in investment performance?

As Stable invests significantly 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.

It's important to focus on the longer term performance, which smooths out the ups and downs and provides a better idea of how Stable performs.

 Visit mine.com.au for a list of our investment managers.

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. Our **Five Step Guide to Investing fact sheet** takes you through these concepts to help you work out the best choice for you. 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 super. Our in-house investment team makes sure we choose only the best and most experienced managers.

We regularly review their performance and can remove managers and add new ones.

 Visit mine.com.au for the latest investment returns and market commentary.*

Take action

Make an investment choice

Read the **Making an Investment Choice fact sheet** then log in to your Member Account at mine.com.au with your member number and password.

If you don't want to make a choice we'll invest your money in the default investment option.

Need more information or advice?

If you have any questions or need help call us on 13 MINE (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. 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 for more information about the standard risk measure, the Trustee's risk assessment methodology and other types of investment risk.

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