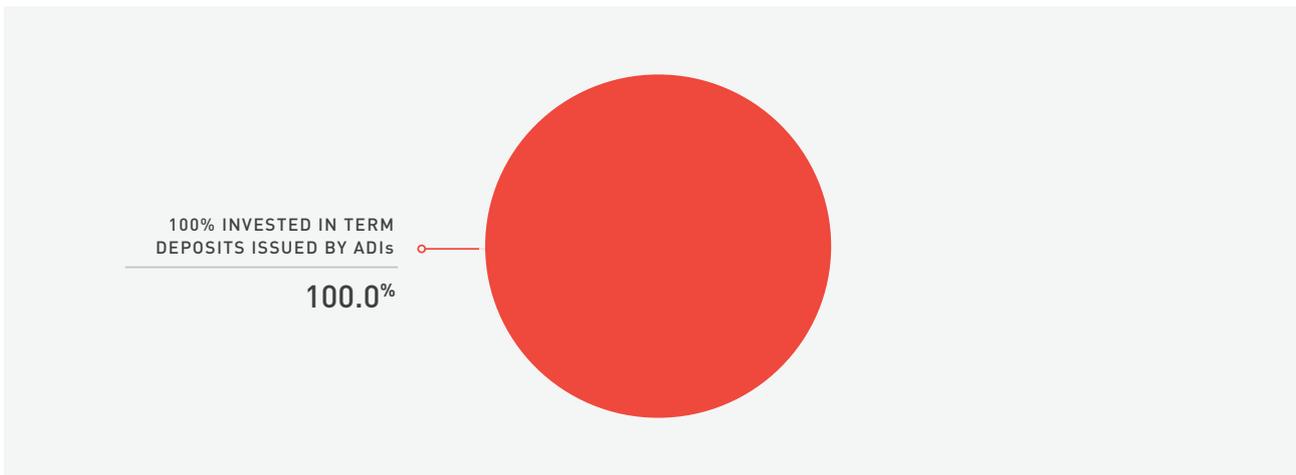




Factsheet: 1 July 2020

Your investment options: Term Deposit

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



About the Term Deposit

Offers a fixed interest rate over a fixed term.

The Term Deposit invests in the fixed term deposit products of Australian Authorised Deposit-taking Institutions (ADIs) chosen by Mine Super, such as banks, building societies and credit unions. All investments are made with ADIs regulated by the Australian Prudential Regulation Authority.

Term Deposit rates are published weekly in most weeks each year. You can find the rates at mine.com.au

How much can I invest in the Term Deposit?

The minimum investment amount is \$20,000.

A minimum of 15% of your total account balance must be invested in a different investment option to provide your portfolio with some liquidity so you can pay any investing fees and charges, and insurance premiums.

Who is the Term Deposit suitable for?

Suitable for people who wish to invest their super for less than three years.

What are the investment return objectives?

Each term deposit within the Term Deposit investment option will pay a fixed rate of interest if held to maturity.

The fixed rate of interest doesn't take into account fees and taxes that may be deducted on maturity.

Term Deposit's standard risk measure*

Term Deposit's risk level is very low. 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 minimum time you should invest in the Term Deposit?

You can invest in one or more term deposits and can select a term of six months or one year.

You must hold your term deposit until maturity or you may see reduced income or refusal of early repayment of capital. This depends on the ADI that's issued the term deposit, as each ADI has their own rules. You need to consider whether this is suitable for your investment needs.

Because you're effectively locked in for the term you select, you can't use your term deposits to fund any benefit without terminating the term deposit and potentially incurring the penalties and costs mentioned.



What will happen at the end of the investment term?

The proceeds of your term deposit, which include the capital plus interest earned after fees and tax, will automatically be transferred to the Cash investment option. You can then:

- + invest in another term deposit by completing an **Invest in a Term Deposit** form
- + invest in another investment option by completing a **Make an investment choice** form
- + leave the money in the Cash investment option until you make a further decision.

Investment management fee and tax

An investment management fee might be deducted from the interest earned from your term deposit. You can find this fee in the Product Disclosure Statement. A 15% tax on investment earnings will also be deducted.

How we invest your money

We invest your money within strict guidelines. We've appointed a number of ADIs from which we select our term deposit providers. The list of available ADIs may change from time to time.

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

Take action

We publish details of term deposits on our website for each week a term deposit is available.

To invest, complete the **Invest in a Term Deposit** form available on our website or call us on 13 64 63.

Valid applications received by us by 5pm on a Thursday, when rates have been published for that week, will be invested the following Tuesday. Valid applications received: (i) in a week when rates have not been published; or (ii) after 5pm on a Thursday; will not be invested until we next have a term deposit available, and will be invested on the Tuesday following that week.

Processing of your investment switch to the Term Deposit investment option will commence on the Friday following the relevant Thursday cut-off. You won't be paid any interest on the amount you've nominated to switch to the Term Deposit investment option from the Saturday following the relevant Thursday cut-off until the term deposit commences on the following Tuesday. All interest on monies waiting investment will be paid to Mine Super's administration reserve.

*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.