

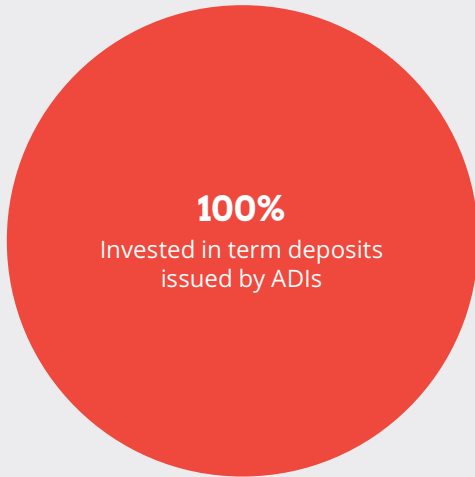


Factsheet: 20 March 2023

Your investment options:

TERM DEPOSIT

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



	Australian Shares
	International Shares
	Property
	Bonds
	Cash
	Term Deposit

About the Term Deposit investment option

Invests in term deposits at major ADIs

The Term Deposit investment option 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. You can find the rates at mine.com.au

How much can I invest?

The minimum investment amount in the Term Deposit investment option is \$20,000.

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

Standard Risk Measure*

The Term Deposit investment option'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.



Who is the Term Deposit investment option suitable for?

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

What's the investment return objective?

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

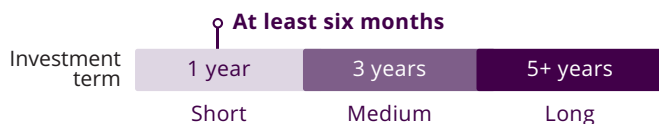
The fixed rate of interest doesn't take into account fees and taxes that may be deducted on maturity.

What's the minimum time you should invest in the Term Deposit investment option?

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

Generally, you must hold your term deposit until maturity. If you want your money earlier, the ADI that issued your term deposit might pay you less than you invested or decline your request to withdraw. This depends on the ADI that issued your term deposit, as each has their own rules. Generally, ADIs require 31 days' advance notice of any early withdrawal.

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 PDS. 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.

Want to make an investment choice?

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.

When deciding which investment option is right for you, it's important to focus on your investment horizon, how much risk you're comfortable with and how much super you need for retirement. If you're still unsure about the right investment option for you, you should talk to your financial adviser.

* 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. 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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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. 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.