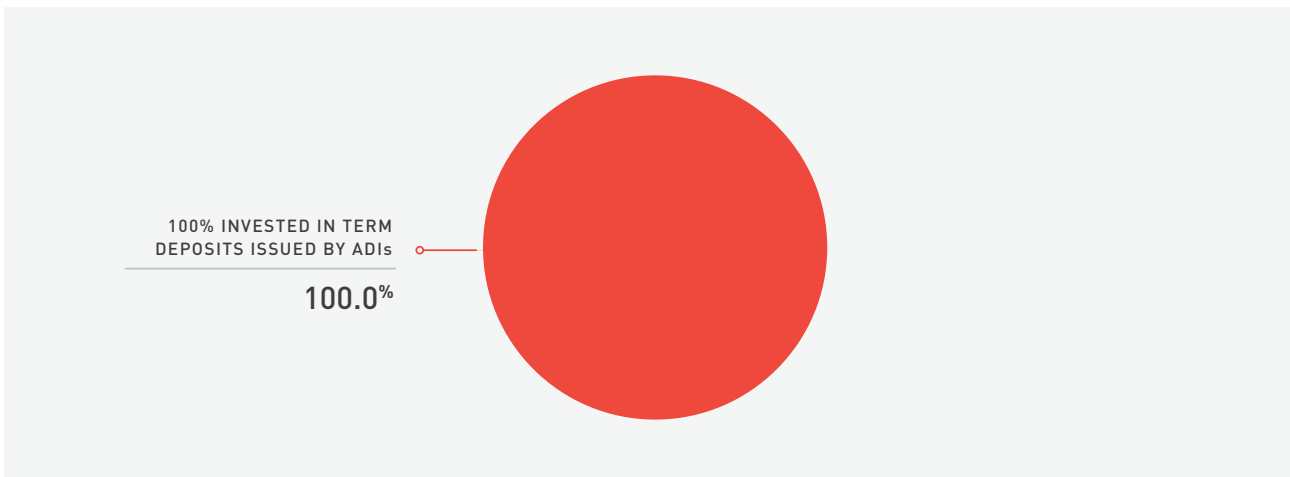




Factsheet: 1 July 2018

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 under 'Investments' at mine.com.au

How much can I invest in the Term Deposit?

The minimum investment amount is \$50,000.

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.

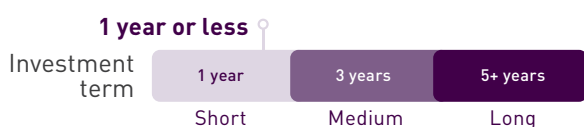


What's the minimum time you should invest in the Term Deposit?

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 face restrictions, penalties and costs, such as a reduced interest rate, fees 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 credited to the Term Deposit Transaction Account. You can then:

- + invest in another term deposit by completing an **Invest in a Term Deposit** form
- + transfer the balance of the Transaction Account to other investment options by completing a **Make an Investment Choice** form
- + keep the money in the Transaction Account so you can invest in term deposits later on.

What's the Transaction Account?

The Transaction Account is a 'holding account' for the money used to invest in term deposits and for the proceeds of maturing term deposits to be paid into. These proceeds include the capital plus interest earned after fees and tax.


The interest you'll receive on your Transaction Account fluctuates with movements in the Reserve Bank of Australia's cash rate, less any applicable tax. You can find the Transaction Account interest rate on our website at mine.com.au

Investment management fee and tax

An investment management fee will 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

How we invest in the 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, complete the Invest in **Invest in a Term Deposit** form available on our website or call us on 13 MINE (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.

While we're setting up your term deposit, your money will sit in the Transaction Account and the interest you'll receive will fluctuate with movements in the Reserve Bank of Australia's cash rate, less any applicable tax.

*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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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.