



For super and pre-retirement pension accounts only

LIFECYCLE INVESTMENT STRATEGY

Factsheet: 24 March 2022 | The information in the document forms part of the Product Disclosure Statement (PDS) for the Mine Superannuation Fund.

Investments to suit your needs and your life stage

As a member, we offer you choice on how to invest your retirement savings. You can choose from pre-mixed and single asset class investment options that let you mix and match how you're invested. If you're a new member and don't want to make a choice, you'll be automatically invested in our **Lifecycle Investment Strategy**. Our Lifecycle Investment Strategy forms part of our MySuper product offering. You can also choose the Lifecycle Investment Strategy at any time.

What is the Lifecycle Investment Strategy?

The strategy works by investing your retirement savings in a mix of the **High Growth** and **Conservative Balanced** investment options based on your age. The philosophy of the strategy is simple: to give you significant exposure to growth assets such as shares (the High Growth investment option) in the early stages of your working life, and then gradually reduce this as you get older by increasing your exposure to defensive assets such as bonds and cash (the Conservative Balanced investment option). This helps provide less volatile investment returns as you get older.

For people 50 years and under

You'll be 100% invested in the High Growth investment option, giving you greatest exposure to growth assets in the earlier stages of your working life while you build up your nest egg.

People aged 51 to 64

From age 51 to 64, you'll gradually reduce your exposure to the High Growth investment option each year on your birthday and increase your exposure to the Conservative Balanced investment option. By doing so, your account won't automatically make sharp and sizeable shifts throughout your working life from one investment option to another, reducing the risks associated with switching in large steps.

Refer to the illustration on the next page for the percentage mixes of each investment option you'll be invested in as you get older.

People aged 65 and over

At age 65 you'll be 100% invested in the Conservative Balanced investment option, which in the Lifecycle Investment Strategy, gives you the greatest exposure to defensive assets at the time you'll likely start to draw down a pension.

Growth v defensive assets... explained

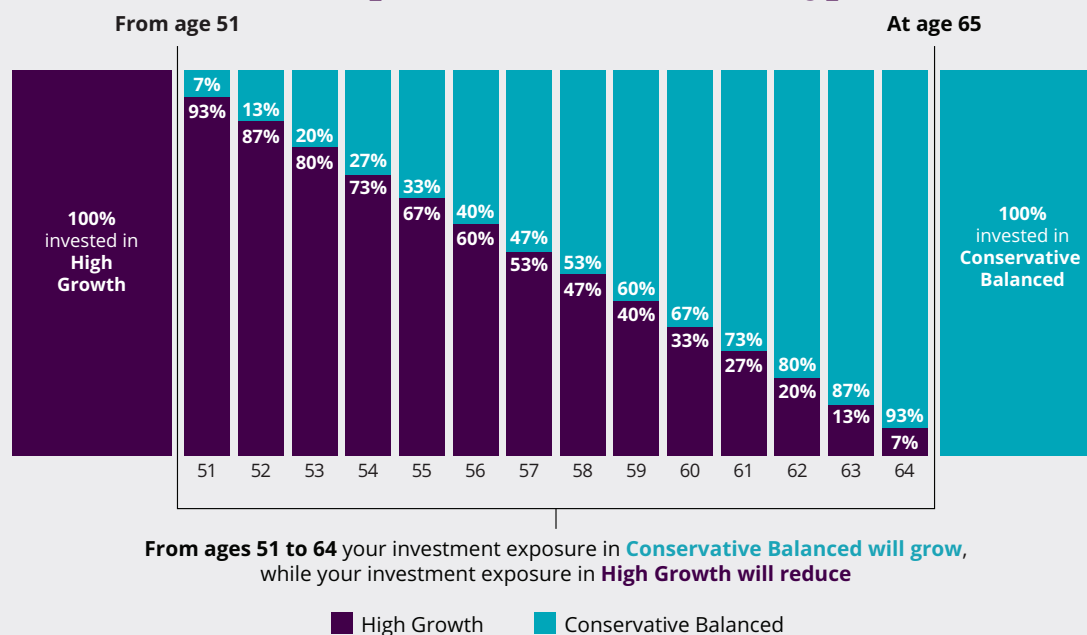
- Growth assets include shares and property. They generally produce higher returns over the long term (five or more years) but are more likely to fluctuate in value over the short term (for example, one year).
- Defensive assets include bonds and cash. They generally provide a lower return over the long term but are less likely to fluctuate in value over the short term.

The risk v return relationship... explained

- When investing, the general rule is that as the potential for a high return increases, the risk of loss also becomes greater. This is known as the 'risk / return relationship'. When choosing where to invest your retirement savings you need to strike a balance between the risk you're comfortable with and the rate of return you need to achieve your retirement goal.
- There is also the risk of experiencing a poor investment performance at an unfavourable time (sometimes called 'sequencing risk'). As members' balances are usually highest in the few years prior to retirement, at a point when there's limited time to catch up again after a negative impact, this risk is greatest near retirement. One way to reduce this risk is to increase your exposure to 'defensive assets' as you grow older, which generally have fewer ups and downs than 'growth assets'.



Lifecycle Investment Strategy



How are the High Growth and Conservative Balanced investment options invested?

You can find more information about how the High Growth and Conservative Balanced investment options are invested in their factsheets, which you can find at mine.com.au/super-pds. Here you'll find the types of asset classes they invest in, their investment objectives and levels of risk.

Does this percentage mix stay the same throughout the year after you switch to a new percentage mix?

This is unlikely. This is because the daily investment returns from each investment option will not be the same, meaning that the value of your investment in each investment option will grow / fall in value differently. But at your next birthday your investment mix is reset in line with the percentage mix for your age.

Are you happy with how your account is invested?

If you'd like to change how your account is invested, you can do this at any time by logging in to your online account at mine.com.au/login. Alternatively, you can download a **Make an investment choice** form from our website or call 13 64 63 for a copy.

You can check how your retirement savings are invested by logging in to your online account at mine.com.au/login

Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | 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). 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 Services Pty Ltd ABN 49 051 315 014 AFS licence 502700.

Have we verified your date of birth?

It's important you check and confirm your date of birth because it can affect your account, including the investment option/s you're invested in. To verify your date of birth, send us a copy of either your birth certificate, driver licence or passport. Your Annual Statement will also show if the date of birth we have recorded for you has been verified. You can find your latest Annual Statement in your online account inbox.

We're here to help

We offer members a free, simple super health check over the phone to cover the basics. If you're after more complex advice, tailored to your individual situation, we can put you in touch with Mine Super Financial Advice who can help you make a confident and informed financial decision, like how your account is invested.

As always, if you have any questions, or would like to make an appointment with a financial adviser, please call us on 13 64 63 or email help@mine.com.au










Factsheet: 24 March 2022

Your investment options:

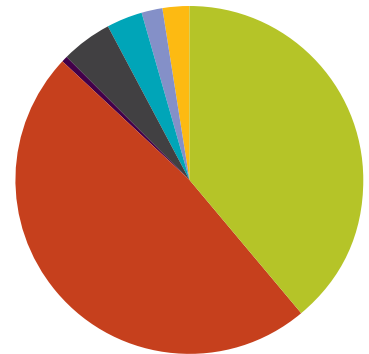
HIGH GROWTH

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

Current High Growth asset allocation and allowable ranges

	SAA ¹	Allowable range
 Australian Shares	38.0%	20-55%
 International Shares	49.0%	30-65%
 Alternatives	0.7%	0-20%
 Infrastructure	4.3%	0-25%
 Property	3.2%	0-20%
 Fixed Income	1.3%	0-20%
 Cash	3.5%	0-20%

Strategic asset allocation (SAA)



About High Growth

High Growth accepts higher risk to maximise returns

Invests primarily in shares, that aim to maximise returns by taking greater risk, with a small allocation to defensive assets such as bonds and cash.

Who is High Growth suitable for?

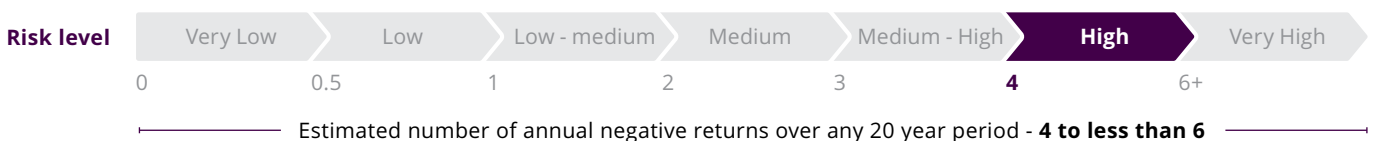
Suitable for people who wish to invest their super for five or more years.

High Growth is also one of the investment options under our **Lifecycle Investment Strategy**.

This strategy works by investing your super in a mix of the High Growth and Conservative Balanced investment options based on your age. The philosophy of the strategy is simple: to give you significant exposure to growth assets such as shares in the early stages of your working life, and then to reduce this as you get older by increasing your exposure to defensive assets such as fixed income and cash. This helps provide less volatile investment returns as you get older. For more information about the Lifecycle Investment Strategy read our **Lifecycle Investment Strategy** factsheet at mine.com.au/super-pds

High Growth's standard risk measure^

High Growth's risk level is high. 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.



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

At times we may hold a small part of this investment option in cash. This is a standard investment administration process to:

- set aside money to invest with our managers.
- manage cash outflows, such as benefit payments, without having to cash in an investment.

What's the investment return objective?

Achieve a return exceeding the increase in the Consumer Price Index (CPI) by at least 4% pa, after tax and investment costs, over any 10 year period.

Example: If the 10 year CPI is 2% pa, the investment objective will be for investment returns to exceed 6% pa, after tax and investment costs, over the 10 year period.

¹ The actual asset allocation can move over time while remaining within the allowable range. For up-to-date actual asset allocation information, call us on 13 64 63.

What's the minimum time you should invest in High Growth?


At least five years.



How has High Growth performed?

What to look for in investment performance?

As High Growth mostly invests in growth assets, investors can expect higher long term returns along with some low or even large negative returns over the short term. Short-term performance can vary. Generally, it's important to focus on long term performance and your investment time frame.

 Visit mine.com.au for the latest investment returns.*


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. 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 money within strict guidelines.

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

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

Take action

Make an investment choice

Read the **Making an Investment Choice** factsheet then log in to your online account at mine.com.au using your member number or email address and password.

Once you've logged in, select the menu item **Manage my super** and select **Change where my super is invested** to make your investment choice.

If you don't make a choice we'll automatically invest your money in the Lifecycle Investment Strategy.

Need more information or advice?

If you have any questions or need help call us on 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.

Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | mine.com.au

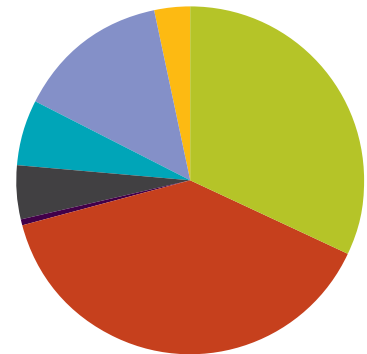
This is general advice only and does not take into account your financial situation, needs or objectives. Before acting, consider if the information is right for your needs and circumstances and read the relevant Product Disclosure Statement (PDS). The Target Market Determinations (TMD) for our financial 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.

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

Current Growth asset allocation and allowable ranges

	SAA ¹	Allowable range
Australian Shares	31.5%	15-50%
International Shares	39.5%	20-55%
Alternatives	0.5%	0-20%
Infrastructure	5.5%	0-25%
Property	4.8%	0-25%
Fixed Income	14.5%	0-30%
Cash	3.7%	0-20%

Strategic asset allocation (SAA)



About Growth

Growth aims to optimise the risk and return potential

Invests primarily in shares, that aim to maximise returns by taking greater risk, with some allocation to infrastructure, alternatives and defensive assets such as bonds and cash.

Growth also invests a portion of its portfolio in fixed income. Fixed income is an income asset and reduces some short term risk, but generally provides lower long-term returns.

Who is Growth suitable for?

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

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

What's the investment return objective?

Achieve a return exceeding the increase in the Consumer Price Index (CPI) by at least 3.5% pa, after tax and investment costs, over any 10 year period.

Example: If the 10 year CPI is 2% pa, the investment objective will be for investment returns to exceed 5.5% pa, after tax and investment costs, over the 10 year period.

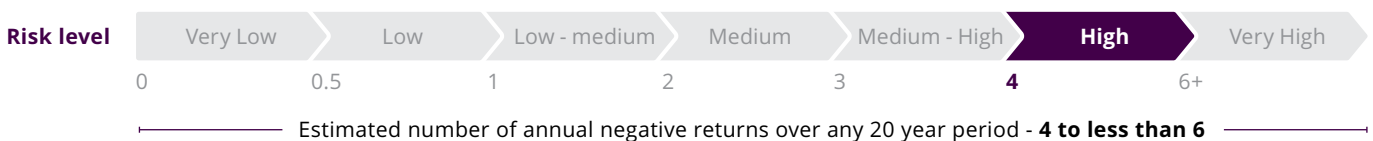
What's the minimum time you should invest in Growth?

At least five years.



Growth's standard risk measure[^]

Growth's risk level is high. 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.




¹ The actual asset allocation can move over time while remaining within the allowable range. For up-to-date actual asset allocation information, call us on 13 64 63.

How has Growth performed?

What to look for in investment performance?

As Growth mainly invests in growth assets, investors should expect higher long-term returns along with some low or even negative returns over the short term. Short-term performance can vary. Generally, it's important to focus on long-term performance and your investment time frame.

 Visit mine.com.au for the latest investment returns.*


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. 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 money within strict guidelines.

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

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

Take action

Make an investment choice

Read the **Making an Investment Choice** factsheet then log in to your online account at mine.com.au using your member number or email address and password.

Once you've logged in, select the menu item **Manage my super** and select **Change where my super is invested** to make your investment choice.

If you don't make a choice we'll automatically invest your money in the Lifecycle Investment Strategy.

Need more information or advice?

If you have any questions or need help call us on 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.

Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | 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). 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.



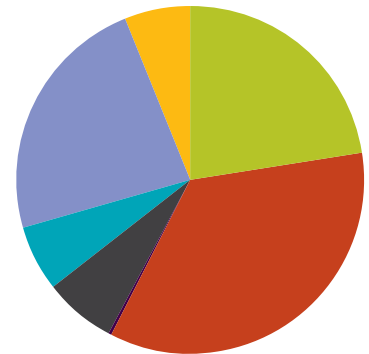
Factsheet: 24 March 2022
Your investment options:
BALANCED

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

Current Balanced asset allocation and allowable ranges

	SAA ¹	Allowable range
 Australian Shares	22.5%	5-40%
 International Shares	35.0%	20-55%
 Alternatives	0.4%	0-20%
 Infrastructure	6.8%	0-25%
 Property	6.1%	0-25%
 Fixed Income	23.2%	5-35%
 Cash	6.0%	0-30%

Strategic asset allocation (SAA)



About Balanced

Balanced aims to provide a balance of risk and return.

It invests mainly in shares and fixed income, with a small allocation to property, infrastructure and other alternatives. Shares are a growth asset that aim to maximise returns by taking greater risk. Fixed income is a defensive asset that reduces some short-term risk, but provides lower long-term returns.

Who is Balanced suitable for?

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

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

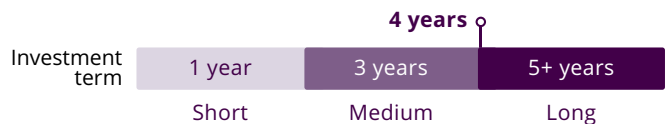
What's the investment return objective?

Achieve a return exceeding the increase in the Consumer Price Index (CPI) by at least 3% pa, after tax and investment costs, over any 10 year period.

Example: If the 10 year CPI is 2% pa, the investment objective will be for investment returns to exceed 5% pa, after tax and investment costs, over the 10 year period.

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

At least four years.



Balanced's standard risk measure[^]

Balanced's risk level is high. 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.




¹ The actual asset allocation can move over time while remaining within the allowable range. For up-to-date actual asset allocation information, call us on 13 64 63.

How has Balanced performed?

What to look for in investment performance?

As Balanced invests in growth assets, investors should expect higher long-term returns along with some low or even negative returns over the short term. Short-term performance can vary. Generally, it's important to focus on long-term performance and your investment time frame.

 Visit mine.com.au for the latest investment returns.*


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. 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 money within strict guidelines.

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

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

Take action

Make an investment choice

Read the **Making an Investment Choice** factsheet then log in to your online account at mine.com.au using your member number or email address and password.

Once you've logged in, select the menu item **Manage my super** and select **Change where my super is invested** to make your investment choice.

If you don't make a choice we'll automatically invest your money in the Lifecycle Investment Strategy.

Need more information or advice?

If you have any questions or need help call us on 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.

Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | 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). 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.

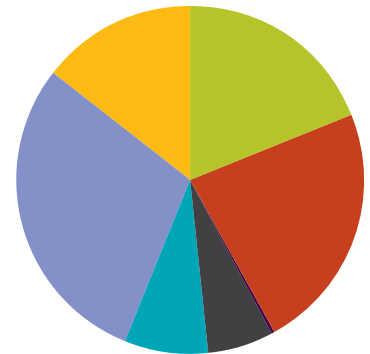
CONSERVATIVE BALANCED

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

Current Conservative Balanced asset allocation and allowable ranges

	SAA ¹	Allowable range
Australian Shares	18.0%	0-35%
International Shares	24.0%	5-40%
Alternatives	0.4%	0-20%
Infrastructure	6.5%	0-25%
Property	6.1%	0-25%
Fixed Income	32.2%	5-40%
Cash	12.8%	0-35%

Strategic asset allocation (SAA)



About Conservative Balanced

Conservative Balanced aims to balance risk and return.

Conservative Balanced seeks to maintain a broadly diversified portfolio incorporating growth and defensive assets in order to provide consistent returns over a long period. 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, private equity and private credit.

Conservative Balanced also invests in income assets, such as cash and fixed income. Income assets reduce some short-term risk, but generally provide lower long-term returns.

Who is Conservative Balanced suitable for?

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

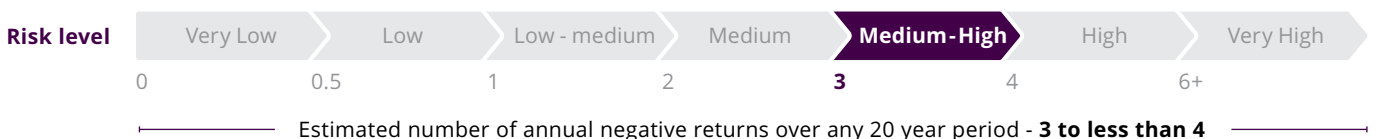
Conservative Balanced is also one of the investment options under our **Lifecycle Investment Strategy**.

This strategy works by investing your super in a mix of the High Growth and Conservative Balanced investment options based on your age. The philosophy of the strategy is simple: to give you significant exposure to growth assets such as shares in the early stages of your working life, and then to reduce this as you get older by increasing your exposure to defensive assets such as fixed income and cash. This helps provide less volatile investment returns as you get older. For more information about the Lifecycle Investment Strategy read our **Lifecycle Investment Strategy** factsheet at mine.com.au/super-pds

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

Conservative Balanced's standard risk measure[^]

Conservative Balanced's risk level is medium to high. 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.



¹ The actual asset allocation can move over time while remaining within the allowable range. For up-to-date actual asset allocation information, call us on 13 64 63.

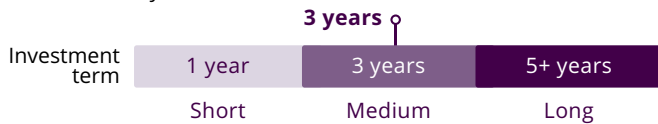
What's the investment return objective?

Achieve a return exceeding the increase in the Consumer Price Index (CPI) by at least 2.5% pa, after tax and investment costs, over any 10 year period.

Example: If the 10 year CPI is 2% pa, the investment objective will be for investment returns to exceed 4.5% pa, after tax and investment costs, over the 10 year period.

What's the minimum time you should invest in Conservative Balanced?


At least three years.



How has Conservative Balanced performed?

What to look for in investment performance?

As Conservative Balanced invests in growth assets, investors should expect higher long-term returns along with some low or even negative returns over the short term. Short-term performance can vary. Generally, it's important to focus on long-term performance and your investment time frame.

 Visit mine.com.au for the latest investment returns.*


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. 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 money within strict guidelines.

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

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

Take action

Make an investment choice

Read the **Making an Investment Choice** factsheet then log in to your online account at mine.com.au using your member number or email address and password.

Once you've logged in, select the menu item **Manage my super** and select **Change where my super is invested** to make your investment choice.

If you don't make a choice we'll automatically invest your money in the Lifecycle Investment Strategy.

Need more information or advice?

If you have any questions or need help call us on 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.

Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | 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). 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.

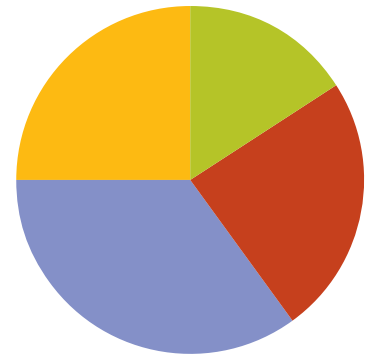
INDEXED DEFENSIVE

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

Current Indexed Defensive asset allocation and allowable ranges

	SAA ¹	Allowable range
Australian Shares	16.0%	5-35%
International Shares	24.0%	10-40%
Alternatives	0%	0%
Infrastructure	0%	0%
Property	0%	0-10%
Fixed Income	35.0%	20-50%
Cash	25.0%	10-40%

Strategic asset allocation (SAA)



About Indexed Defensive

Indexed Defensive is a low-cost passively invested option with the majority of its defensive assets in fixed income and cash. The growth assets include Australian and International Shares. Defensive assets generally have lower short-term risk, but provide lower long-term returns. Growth assets aim to maximise returns by taking greater risk.

Who is Indexed Defensive suitable for?

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

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

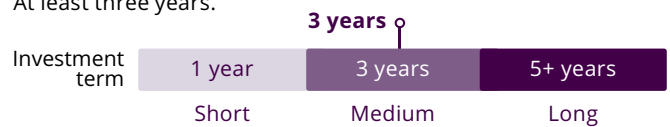
What's the investment return objective?

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 10 year period.

Example: If the 10 year CPI is 2% pa, the investment objective will be for investment returns to exceed 3.5% pa, after tax and investment costs, over the 10 year period.

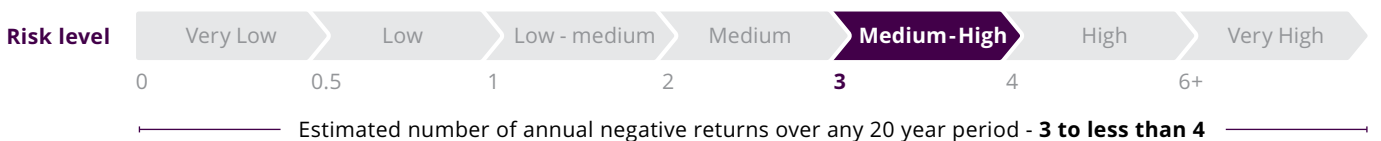
What's the minimum time you should invest in Indexed Defensive?

At least three years.



Indexed Defensive's standard risk measure[^]

Indexed Defensive's risk level is medium to high. 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.




¹ The actual asset allocation can move over time while remaining within the allowable range. For up-to-date actual asset allocation information, call us on 13 64 63.

How has Indexed Defensive performed?

What to look for in investment performance?

As Indexed Defensive invests primarily 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.

Short-term performance can vary. Generally, it's important to focus on long-term performance and your investment time frame.

 Visit mine.com.au for the latest investment returns.*


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. 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 money within strict guidelines.

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

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

Take action

Make an investment choice

Read the **Making an Investment Choice** factsheet then log in to your online account at mine.com.au using your member number or email address and password.

Once you've logged in, select the menu item **Manage my super** and select **Change where my super is invested** to make your investment choice.

If you don't make a choice we'll automatically invest your money in the Lifecycle Investment Strategy.

Need more information or advice?

If you have any questions or need help call us on 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.

Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | 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). 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.

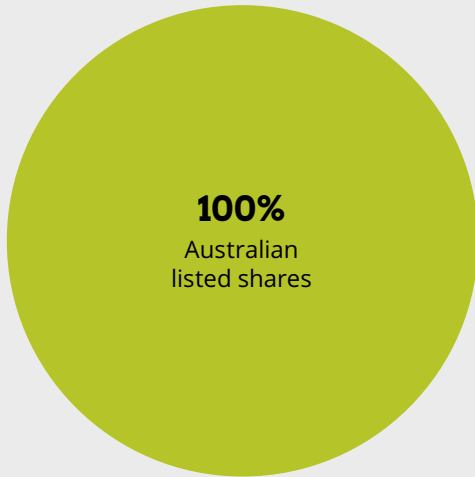


Factsheet: 24 March 2022

Your investment options:

AUSTRALIAN SHARES

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 Australian Shares

Involves buying shares in Australian-listed companies.

Shares are a growth asset and tend to earn the highest return over the long term and have the highest probability of negative returns over the short term. Australian shares provide access to companies listed on Australia's stock exchange as well as the potential for franked dividends.

Who is Australian Shares suitable for?

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

What assets does Australian Shares invest in?

Australian shares represent ownership in an Australian company.

This ownership gives shareholders the right to share in the company's future financial performance – good or bad.

Shares provide returns through both dividend income and changes in the market value and have historically been the best performing asset class over the long term*.

i At times we may hold a small part of this investment option in cash. This is a standard investment administration process to:

- set aside money to invest with our managers.
- manage cash outflows, such as benefit payments, without having to cash in an investment.

What are the investment return objectives?

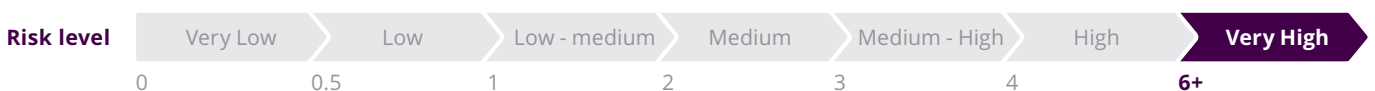
Before investment fees and relevant superannuation taxes, to track the return on the S&P / ASX 200 Accumulation Index (Net Total Return).

What's the S&P / ASX 200 Accumulation Index?

This index is designed to provide a broad measure of publicly listed Australian equity market performance. It measures the performance of the Australian share market by tracking changes in value and dividends of the approximately top 200 companies. Each company share in the index receives a weighting based on its size, or market capitalisation.

Australian Share's standard risk measure^

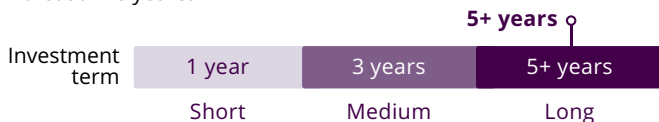
Australian Share's risk level is very high. The table below shows the estimated number of annual negative returns over any 20 year period. These negative returns can be experienced several years apart or several years in a row within the 20 year period.




Estimated number of annual negative returns over any 20 year period - **6 or greater**

What's the minimum time you should invest in Australian Shares?

At least five years.



How has Australian Shares performed?

 For the latest investment returns go to mine.com.au*

What to look for in investment performance?

As Australian Shares is a growth asset, investors should expect higher long term returns along with some low or even negative returns over the short term. Short term performance can vary. It's important to focus on long term performance and your investment time frame.

Take action

Make an investment choice

Read the **Making an Investment Choice** factsheet then log in to your online account at mine.com.au using your member number or email address and password.

Once you've logged in, select the menu item **Manage my super** and select **Change where my super is invested** to make your investment choice.


If you don't want to make a choice we'll automatically invest your money in the Lifecycle Investment Strategy.

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. 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 money within strict guidelines. We regularly review their performance and can remove managers and add new ones.

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

Need more information or advice?

If you have any questions or need help call us on 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.

Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | 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). 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.

INTERNATIONAL SHARES

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 International Shares

Involves buying shares in overseas companies.

Shares are a growth asset and tend to earn the highest return in the long term and have the highest probability of negative returns in the short term. International shares offer diversification benefits when compared to investing solely in Australian shares by providing access to new markets and a wider range of companies.

Who is International Shares suitable for?

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

What assets does International Shares invest in?

International shares represent ownership in a company listed on an overseas share market. This ownership gives you the right to share in the company's future financial performance – whether good or bad.

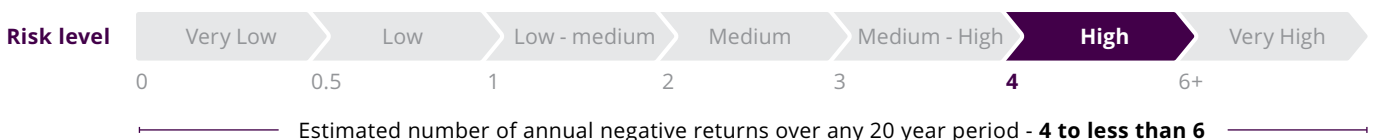
Shares provide returns through both dividend income and changes in the market value and are generally the best performing asset class over the long term*.

i The return from the International Shares investment option is affected by movements in the value of international currencies. This is also known as being 'unhedged'. A rise in value of the Australian dollar will have a negative impact on performance, while a fall in value will have a positive impact on performance. At times we may hold a small part of this investment option in cash. This is a standard investment administration process to:

- set aside money to invest with our managers.
- manage cash outflows, such as benefit payments, without having to cash in an investment.

International Share's standard risk measure^

International Share's risk level is high. 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 are the investment return objectives?

Before investment fees and relevant superannuation taxes, to track the return on the MSCI World ex-Australia Index (Net Total Return).

What is the MSCI World ex-Australia Index (Net Total Return)

This index is designed to provide a broad measure of public equity market performance throughout the developed world by measuring large and mid-cap equity performance across developed markets countries, excluding Australia.

What's the minimum time you should invest in International Shares?


At least five years.



How has International Shares performed?

What to look for in investment performance?

As International Shares is a growth asset, investors should expect higher long term returns along with some low or even negative returns over the short term. Short term performance can vary. It's important to focus on long term performance and your investment time frame.

 For the latest investment returns go to mine.com.au*

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. 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 money within strict guidelines. We regularly review their performance and can remove managers and add new ones.

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

Take action

Make an investment choice

Read the **Making an Investment Choice** factsheet then log in to your online account at mine.com.au using your member number or email address and password.

Once you've logged in, select the menu item **Manage my super** and select **Change where my super is invested** to make your investment choice.

If you don't want to make a choice we'll automatically invest your money in the Lifecycle Investment Strategy.

Need more information or advice?

If you have any questions or need help call us on 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.

Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | 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). 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.

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 Property

Involves investing in listed property vehicles which own industrial, retail, office and other real estate assets in Australia and overseas.

Property is a growth asset that generally provides high long term returns. Property provides returns through both rental income and capital growth and allows investors to diversify a growth asset portfolio. It invests in commercial, industrial and retail property, such as office blocks, warehouses, shopping centres and factories.

Who is Property suitable for?

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

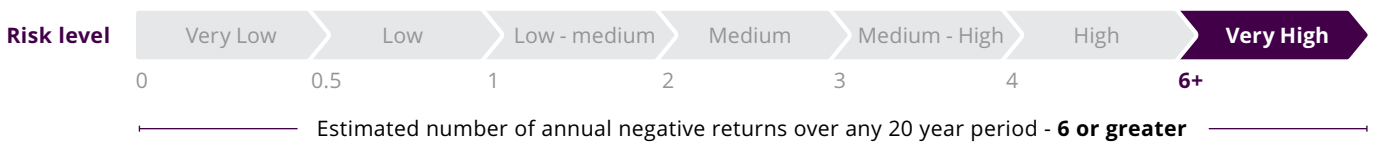
i A portion of the international investments in this investment option are hedged. Currency hedging, which involves selling the international currency and buying the Australian dollar, reduces the currency volatility of this option's international investments.

At times we may hold a small part of this investment option in cash. This is a standard investment administration process to:

- set aside money to invest with our managers.
- manage cash outflows, such as benefit payments, without having to cash in an investment.

Property's standard risk measure^

Property's risk level is very high. 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 are the investment return objectives?

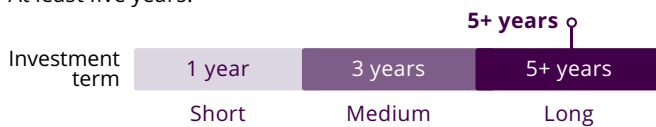
Before investment fees and relevant superannuation taxes, to track the return of a composite benchmark comprising 50% FTSE EPRA / NAREIT Developed ex Australia Rental Index (hedged) & 50% FTSE EPRA / NAREIT Australia Index.*

What is the FTSE EPRA / NAREIT Developed ex Australia Rental Index and the FTSE EPRA / NAREIT Australia Index#?


These indices measure the performance of listed property securities. The FTSE EPRA / NAREIT Developed ex Australia Rental Index tracks changes in the value of securities in different global listed property markets. Each market receives a weighting based on its size or market capitalisation. The FTSE EPRA / NAREIT Australia Index# tracks the performance of Australian listed property trusts.

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

At least five years.



How has Property performed?

 For the latest investment returns go to mine.com.au*

What to look for in investment performance?


As Property is a growth asset, investors should expect higher long term returns along with some low or even negative returns over the short term. Short term performance can vary. It's important to focus on long term performance and your investment time frame.

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. 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 money within strict guidelines. We regularly review their performance and can remove managers and add new ones.

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

Take action

Make an investment choice

Read the **Making an Investment Choice** factsheet then log in to your online account at mine.com.au using your member number or email address and password.

Once you've logged in, select the menu item **Manage my super** and select **Change where my super is invested** to make your investment choice.

If you don't want to make a choice we'll automatically invest your money in the Lifecycle Investment Strategy.

Need more information or advice?

If you have any questions or need help call us on 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.

Mine Super is not in any way sponsored, endorsed, sold or promoted by FTSE International Limited ("FTSE"), by the London Stock Exchange Group companies ("LSEG"), Euronext N.V. ("Euronext"), European Public Real Estate Association ("EPRA"), or the National Association of Real Estate Investment Trusts ("NAREIT") (together the "Licensor Parties") and none of the Licensor Parties make any warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the 50% FTSE EPRA / NAREIT Australia Index and 50% FTSE EPRA / NAREIT Developed Index (the "Index") and/or the figure at which the said Index stands at any particular time on any particular day or otherwise. The Index is compiled and calculated by FTSE. However, none of the Licensor Parties shall be liable (whether in negligence or otherwise) to any person for any error in the Index and none of the Licensor Parties shall be under any obligation to advise any person of any error therein. "FTSE®" is a trade mark of LSEG, "NAREIT®" is a trade mark of the National Association of Real Estate Investment Trusts and "EPRA®" is a trade mark of EPRA and all are used by FTSE under licence."

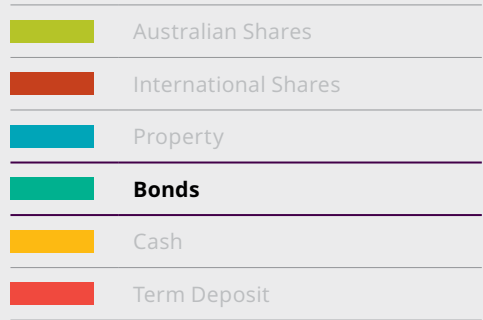
Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | mine.com.au

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). 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.



Factsheet: 24 March 2022
Your investment options:
BONDS

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



About Bonds

Bonds involve lending money to a corporation or government at a fixed or variable interest rate.

Bonds are a defensive asset. Historically bonds tend to provide higher returns and are more volatile than cash, but have lower returns and are less volatile than property and shares. Bonds have historically been a good way to offset the risk of investing in growth assets, as prices tend to move in opposite directions.

Who are Bonds suitable for?

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

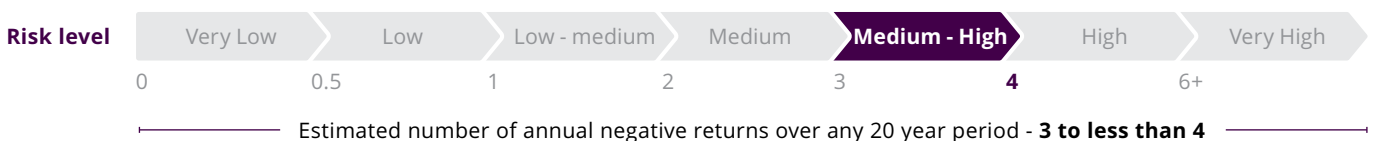
What assets does Bonds invest in?

Bonds, also referred to as ‘fixed interest’, are issued by companies and governments to raise money. The bond issuer usually promises to make regular interest payments and repay the principal of the bond by a certain date. The level of risk and return is closely linked to the issuer’s financial health. For instance, highly rated government bonds, which are less likely to default, pay lower returns than more risky company bonds. The value of bonds also changes depending on interest rate levels, providing potential for capital growth. When interest rates rise, bond prices fall, and vice versa. A bond’s price can also move up or down due to changes in inflation, which in turn affects interest rate expectations, and the financial health of the bond’s issuer.

- At times we may hold a small part of this investment option in cash. This is a standard investment administration process to:
- set aside money to invest with our managers.
 - manage cash outflows, such as benefit payments, without having to cash in an investment.

Bonds’s standard risk measure^

Bond’s risk level is medium to high. 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.



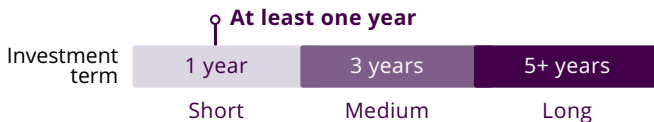
What are the investment return objectives?

Before investment fees and relevant superannuation taxes, to track the return on the Bloomberg AusBond Composite 0+ Yr Index.

What is the Bloomberg AusBond Composite 0+ Yr Index?

This index is designed to measure the performance of the Australian bond market and includes investment grade fixed income securities issued by the Australian Treasury, Australian semi-government entities, supranational and sovereign entities, and corporate entities.

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



At least one year.

How have Bonds performed?


What to look for in investment performance?

As Bonds are a defensive asset, investors should expect lower long term returns compared to higher growth assets, although the chance of negative returns should also be lower.

Short term performance can vary. It's important to focus on long term performance and your investment time frame.

How we invest your money

We appoint professional investment managers to invest your

 For the latest investment returns go to mine.com.au*

money within strict guidelines. We regularly review their performance and can remove managers and add new ones.

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. If you're still unsure about the right investment option for you, you should talk to your financial adviser.

Take action

Make an investment choice

Read the **Making an Investment Choice** factsheet then log in to your online account at mine.com.au using your member number or email address and password.

Once you've logged in, select the menu item **Manage my super** and select **Change where my super is invested** to make your investment choice.

If you don't want to make a choice we'll automatically invest your money in the Lifecycle Investment Strategy.

Need more information or advice?

If you have any questions or need help call us on 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.

Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | 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). 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.



Factsheet: 24 March 2022
Your investment options:
CASH

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 Cash

Cash is a defensive asset, as it's expected to maintain the value of the principal investment but has relatively low returns.

Who is Cash suitable for?

Suitable for people who are willing to accept lower returns in exchange for little or no risk of negative returns.

What assets does Cash invest in?

Money in the Cash investment option is held with Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ). When you invest in this option, your funds are pooled with those of other members and placed in an at-call account with ANZ. While our agreement with ANZ remains current, we won't withdraw from this account unless you choose to withdraw or switch your funds from this option.

What are the investment return objectives?

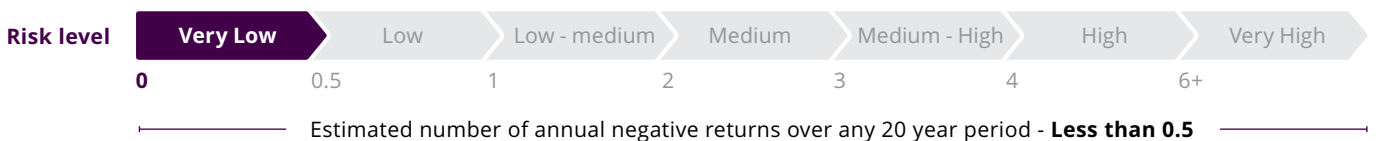
Before investment fees and relevant superannuation taxes, to track the return of an investment compounding at the Reserve Bank of Australia's (RBA) Cash Rate.

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


Cash is a short-term investment with no minimum time frame.

Cash's standard risk measure^

Cash'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.



How has Cash performed?

 For the latest investment returns go to mine.com.au*

What to look for in investment performance?

As Cash is one of the least risky investment options, investors should expect to preserve their capital but to also experience low long-term returns. As such, Cash is more suitable for investors who have few years left to invest their super and have little time to ride out the ups and downs of riskier investment options.


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. 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 money within strict guidelines.

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

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

Take action

Make an investment choice

Read the **Making an Investment Choice** factsheet then log in to your online account at mine.com.au using your member number or email address and password.

Once you've logged in, select the menu item **Manage my super** and select **Change where my super is invested** to make your investment choice.

If you don't want to make a choice we'll automatically invest your money in the Lifecycle Investment Strategy.

Need more information or advice?

If you have any questions or need help call us on 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.

Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | 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). 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 AUSSCOAL 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.



PRIVACY COLLECTION NOTICE

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

We collect personal information about you, including sensitive information, while you have your super with us. This Privacy Collection Notice explains how we collect, use and disclose your personal information.

The personal information that we collect

The personal information that we collect about you includes information:

- your employer gives us such as information about your super contributions, information we need to set up your account (if it's been set up automatically after your employer sent a super contribution to us) and in some instances, your salary
- you provide us in forms such as your name, date of birth, contact details, occupation, salary and bank account details
- you provide us when using our website, including when you log in to your online account
- you provide us when you contact us, such as by email, phone, face-to-face, etc.
- you provide us to take part in competitions, promotions or surveys
- collected from third parties, for example, your new address
- collected by organisations that we use in managing the Fund, for example, our insurers or organisations we ask to do member surveys for us.

We're authorised under various laws including the Superannuation Industry (Supervision) Act, Corporations Act, Anti-Money Laundering and Counter Terrorism Financing Act and the Insurance Contracts Act to collect personal information about you.

What we use your personal information for

We collect your personal information for superannuation and other related reasons, for example to allow us to follow the law and to let you know about other services and products that might be available to you as someone with an account with us.

This includes things like managing your account, processing your super contributions, dealing with your enquiries and complaints, paying a benefit to you and running promotions and competitions. We might also use your personal information for market research and to ask you how we can improve our products and services.

If you don't give us all the personal information we ask for, we might not be able to accept your super contributions, pay you benefits or investigate your complaints. We might also not be able to provide you with products and services that best meet your needs.

If you give us your email address or mobile number, we'll assume you allow us to use these to contact you. You therefore need to make sure they're up to date.

Who we give your personal information to

Sometimes we need to give some of your personal information to government agencies, regulators and to other companies and organisations that we use to help us manage the Fund and your account.

We'll only give them the information about you that they need to perform their work. When doing this work, these organisations might contact you. If they collect personal information from you and then send it to us, we'll manage this information in line with this Privacy Collection Notice.

These companies, organisations and other parties include, but not limited to:

- Mine Super Services Pty Ltd, which is the company that administers the Fund and your account
- anyone you've asked or allowed us to send your personal information to
- government regulators – APRA, ASIC and AUSTRAC
- the Australian Taxation Office (ATO)
- where there is a complaint, the Australian Financial Complaints Authority or Office of the Australian Information Commissioner
- if you have insurance, TAL Life Limited ABN 70 050 109 450 AFS licence 237848
- organisations that provide us with specialist or professional services such as mail houses, market research and survey organisations, IT companies, auditors, etc.
- in limited circumstances, your employer
- in family law matters, your spouse
- other super funds that you ask us to transfer your super to.

We might give some of your personal information to companies and organisations in the United States (US). We'll only use US companies and organisations that have adopted 'International Safe Harbor Privacy Principles', which generally set out rules to protect your personal information.

For more information about the personal information we send overseas and how your personal information is protected, call us on 13 64 63.

Our Privacy Policy

We also have a Privacy Policy that provides more information on how we meet our privacy law obligations. You can find it at mine.com.au/your-privacy

It provides you with information about how you can:

- view and ask us to correct your personal information
- make a privacy complaint and how we'll deal with your complaints.

Contacting us

This Privacy Collection Notice is produced by AUSCOAL Superannuation Pty Ltd. If you have any privacy questions, you can contact us at:

Phone: 13 64 63, Monday to Friday, 8am to 6pm

Email: privacy@mine.com.au

Post: PO Box 9 Newcastle NSW 2300

Mine Super | T 13 64 63 | F 02 4962 3469 | E help@mine.com.au | 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.