



# MAKING AN INVESTMENT CHOICE

Mine Super offers a range of investment options to help you meet your financial goals.

## Find the right investment for you

Before deciding which investment options are appropriate for you, it's important to be familiar with basic investment concepts and work out your savings goal, risk tolerance and investment time frame.

You can find out more about investments on our website at [mine.com.au/investment-options](http://mine.com.au/investment-options)

If you'd prefer personal financial advice, Mine Super Financial Advice can provide advice about making an investment choice. Call us on 13 64 63 to book an appointment.

## Mine Super's investment options

You can choose to invest in any of the pre-mixed investment options, which are diversified across various asset classes to match different investor risk profiles, as well as a number of asset class investment options, which allow you to determine your own asset allocation.

## How do I make an investment choice?

You can make an investment choice at any time for free by going to [mine.com.au](http://mine.com.au) and either:

- logging in to your online account using your member number and password. From the main menu, select **Manage my investments**, then **Change my investment options**.
- completing and returning a **Make an investment choice** form.

Your choice will be effective the next business day after we receive your investment switch request. We might take longer to process your switch or suspend switching if necessary.

Remember, super is a long term investment. However, if your circumstances change, you can switch your investments at any time. Having this flexibility will help to ensure you're on track for your retirement goals.

## Keeping track of your investments

We send you a member statement once a year showing how your investments are performing. To check your investment choice and account balance at any time, log in to your online account with your member number and password at [mine.com.au/login](http://mine.com.au/login)

## What if I don't want to make a choice

You can remain confident we're looking after your money.

If you don't make an investment choice we automatically invest your super in our Lifecycle Investment Strategy. The strategy works by investing your super in a mix of the High Growth and Conservative Balanced (this investment option is only available through the Lifecycle Investment Strategy) investment options based on your age. The objective 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 enhanced 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](http://mine.com.au/super-pds)

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### **i** Investing in the Mine Term Deposit

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. If you don't make this cut off you'll be invested the week we next have a term deposit available.

To set up your term deposit, money will be transferred out of your existing investment option effective the Thursday and invested in your new term deposit effective the following Tuesday. The money you've asked to be invested in a term deposit won't be invested between this Thursday and Tuesday (three business days) while we're setting up your new term deposit.

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### **i** International Shares

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.

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### **i** Property

A portion of the international investments in the Property 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.

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# Mine Super's investment options

We offer a range investment options for you to invest your super:

## Pre-mixed investment options

- High Growth
- Growth
- Balanced
- Indexed Defensive
- Secure

## Asset class investment options

- Australian Shares
- International Shares
- Property
- Bonds
- Cash
- Term Deposit

For more information about our investment options and Lifecycle Investment Strategy, read the PDS at [mine.com.au/super-pds](https://mine.com.au/super-pds)

**Please note:** This information is general in nature and shouldn't be considered advice. Past investment performance isn't necessarily an indicator of future performance.

**Mine Super** | T 13 64 63 | F 02 4962 3469 | E [help@mine.com.au](mailto:help@mine.com.au) | [mine.com.au](https://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](https://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.