



THINKING OF CHANGING SUPER FUNDS? LOOK BEFORE YOU LEAP

Before you make a decision to change funds, make sure you don't lose important benefits or suffer extra costs by asking yourself the following questions.

If you answer NO to any of these questions, your financial adviser may not be disclosing all the information they're required to by law.

Fees

Has your financial adviser provided you a fee and cost comparison between Mine Super and their proposed fund?

Performance

Has your financial adviser provided a comparison of investment returns between Mine Super and their proposed fund?

Insurance

Will your financial adviser's proposed fund adequately and competitively cover you if you're working in the coal mining industry? If you're not working in coal mining, will your financial adviser's proposed fund match the level of insurance cover you presently have at Mine Super?

How financial advice can help you

Research shows that people who have a financial adviser in their corner are twice as likely to say their finances provide them with the freedom to do the things they want and enjoy life.¹

If you've got questions about your super or need to sort out your finances, Mine Super Financial Advice can help.

To make an appointment call 13 64 63, Monday to Friday, 8am to 6pm.

¹ AIST Super Symposium, based on Investment Trends 2018 Financial Advice report

² Past performance isn't necessarily an indication of future performance.

Three great reasons to stay with Mine Super

1. Value for money fees

Mine Super is a profit-to-member Fund so we don't earn a profit for ourselves or shareholders. We only cover our costs which means more for you through investment returns and lower fees and charges.

We have:

- no establishment or entry fees
- no contribution fees
- no investment switch fees
- no withdrawal fees

2. Sound long term investment returns

Compare our returns and you'll find Mine Super has been helping members maximise their retirement savings with solid and consistent long term returns² across our suite of investment options.

3. Insurance for people just like you

- Our insurance solutions are designed to protect members working in the mining and supporting industries 24 hours a day, seven days a week
- Compare our industry's cover and premiums, as many funds won't be able to cover people who work in coal mining
- Premiums are paid directly from your super account
- Our cover may provide you with a lump sum benefit should you become totally and permanently disabled or die
- We provide income protection insurance, which may replace part of your pay if you become sick or injured and can't work
- You can apply to increase your cover at any time

Please refer to Mine Super's latest Product Disclosure Statement for information regarding your insurance options.

Need a second opinion? Want to compare super funds?

Getting good financial advice at the right time is crucial. And it's never too early, or too late, to get financial advice. Mine Super Financial Advice's fully qualified financial advisers regularly visit the regional centres of QLD, NSW, WA and Tasmania and can answer your questions during face to face interviews or over the phone.

They specialise in:

- superannuation and retirement planning
- wealth creation
- tax minimisation
- personal insurance
- estate planning

The services of Mine Super Financial Advice are only available to Mine Super members and their families:

- at competitive rates – and if the advice is super related, you may be able to pay for it from your super account
- with clear, upfront fees so there are no surprises. See Mine Super Financial Advice's fee schedule for more details
- containing strategies for achieving your personal financial goals – not selling financial products

Wherever you're working, whatever you're doing, you can stay with Mine Super

If you change jobs, you can stay with Mine Super. All you need to do is ask your new employer to join Mine Super as a participating employer (if they aren't already).

If you're thinking of retiring, or easing into retirement, you can invest your super into an Mine Account-based Pension or pre-retirement pension and still enjoy the benefits of a Mine Super membership.

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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.