



MySuper Lifecycle Investment Strategy<sup>1</sup>

# MYSUPER PRODUCT DASHBOARD

This dashboard provides information on Mine Super's MySuper Lifecycle Investment Strategy. You should refer to the table that corresponds with the lifestage you belong to based on your age and the Explanatory notes at the end of this document. You can use this dashboard to compare other MySuper products with ours.

Age 50 and under	
<b>Return Target</b> (above inflation, measured by CPI, after fees and other costs for 2023-2032. This is a prediction.)	3.74% p.a.
<b>Return<sup>2,3,4</sup></b> (10 year average return to 30 June 2023)	8.37% p.a.
<b>Comparison between return target and return<sup>2,3,4</sup></b> Future returns are not guaranteed. Past performance is not necessarily an indication of future performance.	
<b>Level of investment risk<sup>4</sup></b> These negative returns can be experienced several years apart or several years in a row within the 20 year period.	<b>High</b> Negative returns are expected 4 to less than 6 years out of every 20 years.
<b>Statement of fees and other costs<sup>5</sup></b> (per year for a representative member)	\$392 p.a.

<sup>1</sup> For more information about our Lifecycle Investment Strategy, refer to the factsheets in our PDS at [mine.com.au/super-pds](http://mine.com.au/super-pds)

<sup>2</sup> The return for 30 June 2023 is based on the combination of:

- the return achieved from 1 July 2011 to 24 March 2021 for the previous Age 0-44 lifestage of the Lifecycle Investment Strategy; and
- the return achieved from 25 March 2021 to 30 June 2023 for the new Age 50 and under lifestage of the Lifecycle Investment Strategy.

For more information about the changes we made to our Lifecycle Investment Strategy on 25 March 2021, refer to the SEN for February 2021 at [mine.com.au/about-us/governance-and-disclosure/significant-event-notice](http://mine.com.au/about-us/governance-and-disclosure/significant-event-notice)

The new lifestage is invested in the High Growth (previously Aggressive) pre-mixed investment option. There are two previous lifestages referable to the new lifestage, which are the Age 0-44 and the Age 45-54 lifestages. The returns for the previous lifestage Age 45-54 are not represented in the comparison between return target and return information. The previous Age 0-44 lifestage was chosen to represent historic investment return because it is the one most materially similar in investment strategy to the new Ages 50 and under lifestage. Information about the returns for members aged 45 to 50 for periods prior to 25 March 2021 can be found at [mine.com.au/super-members/investments/product-dashboard](http://mine.com.au/super-members/investments/product-dashboard)

<sup>3</sup> The 10 year average returns for the 2016 and later financial years uses the returns for the pre-mixed High Growth (previously Aggressive) investment option, which commenced in 2006. The 10 year average returns for the 2015 and earlier financial years use a mixture of the returns for the pre-mixed High Growth (previously Aggressive) investment option and the Main Fund investment option, which was on offer between 2003 to 2005.

<sup>4</sup> The information on returns and the level of investment risk reflects the Lifecycle Investment Strategy, which was updated on 25 March 2021, for a representative member. For more information about the changes we made to our Lifecycle Investment Strategy, refer to the SEN for February 2021 at [mine.com.au/about-us/governance-and-disclosure/significant-event-notice](http://mine.com.au/about-us/governance-and-disclosure/significant-event-notice)

<sup>5</sup> The actual fees and other costs in any year may be different. See the Explanatory notes on page six for more information on fees and other costs for a representative member. For information about our fees and costs, refer to our PDS at [mine.com.au/super-pds](http://mine.com.au/super-pds)

	Age 51	Age 52	Age 53	Age 54
<b>Return Target</b> (above inflation, measured by CPI, after fees and other costs for 2023-2032. This is a prediction.)	<b>3.66% p.a.</b>	<b>3.59% p.a.</b>	<b>3.51% p.a.</b>	<b>3.43% p.a.</b>
<b>Return<sup>1,2,3</sup></b> (10 year average return to 30 June 2023)	<b>7.34% p.a.</b>	<b>7.29% p.a.</b>	<b>7.25% p.a.</b>	<b>7.20% p.a.</b>
<b>Comparison between return target and return<sup>1,2,3</sup></b> Future returns are not guaranteed. Past performance is not necessarily an indication of future performance.  <ul style="list-style-type: none"> <li>■ 1 year return</li> <li>— 10 year average return</li> <li>- - - 10 year return target</li> </ul>				
<b>Level of investment risk<sup>3</sup></b> These negative returns can be experienced several years apart or several years in a row within the 20 year period.	<b>High</b> Negative returns are expected 4 to less than 6 years out of every 20 years.	<b>High</b> Negative returns are expected 4 to less than 6 years out of every 20 years.	<b>High</b> Negative returns are expected 4 to less than 6 years out of every 20 years.	<b>High</b> Negative returns are expected 4 to less than 6 years out of every 20 years.
<b>Statement of fees and other costs<sup>4</sup></b> (per year for a representative member)	<b>\$397 p.a.</b>	<b>\$397 p.a.</b>	<b>\$402 p.a.</b>	<b>\$402 p.a.</b>

<sup>1</sup> The return for 30 June 2023 is based on the combination of:

- the return achieved from 1 July 2011 to 24 March 2021 for the previous Age 45-54 lifestage of the Lifecycle Investment Strategy (which was invested 100% in the Growth pre-mixed investment option); and
- the return achieved from 25 March 2021 to 30 June 2023 for the new Age 51, Age 52, Age 53, and Age 54 lifestages of the Lifecycle Investment Strategy.

For more information about the changes we made to our Lifecycle Investment Strategy, refer to the SEN for February 2021 at [mine.com.au/about-us/governance-and-disclosure/significant-event-notice](http://mine.com.au/about-us/governance-and-disclosure/significant-event-notice)

<sup>2</sup> The 10 year average return as at 30 June 2023 is based on the combination of:

- the returns achieved from 1 July 2003 to 24 March 2021 for the previous Ages 45-54 lifestage of the Lifecycle Investment Strategy (which was invested 100% in the Growth pre-mixed investment option), and
- the returns from 24 March 2021 to 30 June 2023 for the new Age 51, Age 52, Age 53, and Age 54 lifestages of the Lifecycle Investment Strategy.

<sup>3</sup> The information on returns and the level of investment risk reflects the Lifecycle Investment Strategy, which was updated on 25 March 2021, for a representative member. For more information about the changes we made to our Lifecycle Investment Strategy, refer to the SEN for February 2021 at [mine.com.au/about-us/governance-and-disclosure/significant-event-notice](http://mine.com.au/about-us/governance-and-disclosure/significant-event-notice)

<sup>4</sup> The actual fees and other costs in any year may be different. See the Explanatory notes on page six for more information on fees and other costs for a representative member. For information about our fees and costs, refer to our PDS at [mine.com.au/super-pds](http://mine.com.au/super-pds)

	Age 55	Age 56	Age 57	Age 58	Age 59
<b>Return Target</b> (above inflation, measured by CPI, after fees and other costs for 2023-2032. This is a prediction.)	<b>3.36% p.a.</b>	<b>3.28% p.a.</b>	<b>3.20% p.a.</b>	<b>3.13% p.a.</b>	<b>3.05% p.a.</b>
<b>Return<sup>1,2,3</sup></b> (10 year average return to 30 June 2023)	<b>5.80% p.a.</b>	<b>5.75% p.a.</b>	<b>5.71% p.a.</b>	<b>5.66% p.a.</b>	<b>5.61% p.a.</b>
<b>Comparison between return target and return<sup>1,2,3</sup></b> Future returns are not guaranteed. Past performance is not necessarily an indication of future performance.  <ul style="list-style-type: none"> <li>■ 1 year return</li> <li>— 10 year average return</li> <li>- - - 10 year return target</li> </ul>					
<b>Level of investment risk<sup>3</sup></b> These negative returns can be experienced several years apart or several years in a row within the 20 year period.	<b>High</b> Negative returns are expected 4 to less than 6 years out of every 20 years.	<b>High</b> Negative returns are expected 4 to less than 6 years out of every 20 years.	<b>High</b> Negative returns are expected 4 to less than 6 years out of every 20 years.	<b>High</b> Negative returns are expected 4 to less than 6 years out of every 20 years.	<b>High</b> Negative returns are expected 4 to less than 6 years out of every 20 years.
<b>Statement of fees and other costs<sup>4</sup></b> (per year for a representative member)	<b>\$407 p.a.</b>	<b>\$412 p.a.</b>	<b>\$412 p.a.</b>	<b>\$417 p.a.</b>	<b>\$417 p.a.</b>

<sup>1</sup> The return for 30 June 2023 is based on the combination of:

- the return achieved from 1 July 2011 to 24 March 2021 for the previous Age 55-64 lifestage of the Lifecycle Investment Strategy (which was invested 100% in the Conservative Balanced (previously Balanced) pre-mixed investment option); and
  - the return achieved from 25 March 2021 to 30 June 2023 for the new Age 55, Age 56, Age 57, Age 58, Age 59, Age 60, Age 61, Age 62, Age 63, and Age 64 lifestages of the Lifecycle Investment Strategy.
- For more information about the changes we made to our Lifecycle Investment Strategy, refer to the SEN for February 2021 at [mine.com.au/about-us/governance-and-disclosure/significant-event-notice](http://mine.com.au/about-us/governance-and-disclosure/significant-event-notice)

<sup>2</sup> The 10 year average return as at 30 June 2023 is based on the combination of:

- the returns achieved from 1 July 2003 to 24 March 2021 for the previous Age 55-64 lifestage of the Lifecycle Investment Strategy (which was invested 100% in the Conservative Balanced (previously Balanced) pre-mixed investment option), and
- the returns from 24 March 2021 to 30 June 2023 for the new Age 55, Age 56, Age 57, Age 58, Age 59, Age 60, Age 61, Age 62, Age 63, and Age 64 lifestages of the Lifecycle Investment Strategy.

<sup>3</sup> The information on returns and the level of investment risk reflects the Lifecycle Investment Strategy, which was updated on 25 March 2021, for a representative member. For more information about the changes we made to our Lifecycle Investment Strategy, refer to the SEN for February 2021 at [mine.com.au/about-us/governance-and-disclosure/significant-event-notice](http://mine.com.au/about-us/governance-and-disclosure/significant-event-notice)

<sup>4</sup> The actual fees and other costs in any year may be different. See the Explanatory notes on page six for more information on fees and other costs for a representative member. For information about our fees and costs, refer to our PDS at [mine.com.au/super-pds](http://mine.com.au/super-pds)

	Age 60	Age 61	Age 62	Age 63	Age 64
<b>Return Target</b> (above inflation, measured by CPI, after fees and other costs for 2023-2032. This is a prediction.)	2.97% p.a.	2.90% p.a.	2.82% p.a.	2.74% p.a.	2.67% p.a.
<b>Return<sup>1,2,3</sup></b> (10 year average return to 30 June 2023)	5.56% p.a.	5.52% p.a.	5.47% p.a.	5.42% p.a.	5.37% p.a.
<b>Comparison between return target and return<sup>1,2,3</sup></b> Future returns are not guaranteed. Past performance is not necessarily an indication of future performance.  <ul style="list-style-type: none"> <li>■ 1 year return</li> <li>— 10 year average return</li> <li>- - 10 year return target</li> </ul>					
<b>Level of investment risk<sup>3</sup></b> These negative returns can be experienced several years apart or several years in a row within the 20 year period.	<b>High</b> Negative returns are expected 4 to less than 6 years out of every 20 years.	<b>High</b> Negative returns are expected 4 to less than 6 years out of every 20 years.	<b>High</b> Negative returns are expected 4 to less than 6 years out of every 20 years.	<b>Medium to high</b> Negative returns are expected 3 to less than 4 years out of every 20 years.	<b>Medium to high</b> Negative returns are expected 3 to less than 4 years out of every 20 years.
<b>Statement of fees and other costs<sup>4</sup></b> (per year for a representative member)	\$422 p.a.	\$427 p.a.	\$427 p.a.	\$432 p.a.	\$432 p.a.

<sup>1</sup> The return for 30 June 2023 is based on the combination of:

- the return achieved from 1 July 2011 to 24 March 2021 for the previous Age 55-64 lifestage of the Lifecycle Investment Strategy (which was invested 100% in the Conservative Balanced (previously Balanced) pre-mixed investment option); and
  - the return achieved from 25 March 2021 to 30 June 2023 for the new Age 55, Age 56, Age 57, Age 58, Age 59, Age 60, Age 61, Age 62, Age 63, and Age 64 lifestages of the Lifecycle Investment Strategy.
- For more information about the changes we made to our Lifecycle Investment Strategy, refer to the SEN for February 2021 at [mine.com.au/about-us/governance-and-disclosure/significant-event-notice](http://mine.com.au/about-us/governance-and-disclosure/significant-event-notice)

<sup>2</sup> The 10 year average return as at 30 June 2023 is based on the combination of:

- the returns achieved from 1 July 2003 to 24 March 2021 for the previous Age 55-64 lifestage of the Lifecycle Investment Strategy (which was invested 100% in the Conservative Balanced (previously Balanced) pre-mixed investment option), and
- the returns from 24 March 2021 to 30 June 2023 for the new Age 55, Age 56, Age 57, Age 58, Age 59, Age 60, Age 61, Age 62, Age 63, and Age 64 lifestages of the Lifecycle Investment Strategy.

<sup>3</sup> The information on returns and the level of investment risk reflects the Lifecycle Investment Strategy, which was updated on 25 March 2021, for a representative member. For more information about the changes we made to our Lifecycle Investment Strategy, refer to the SEN for February 2021 at [mine.com.au/about-us/governance-and-disclosure/significant-event-notice](http://mine.com.au/about-us/governance-and-disclosure/significant-event-notice)

<sup>4</sup> The actual fees and other costs in any year may be different. See the Explanatory notes on page six for more information on fees and other costs for a representative member. For information about our fees and costs, refer to our PDS at [mine.com.au/super-pds](http://mine.com.au/super-pds)

## Age 65 and over

### Return Target

(above inflation, measured by CPI, after fees and other costs for 2023-2032. This is a prediction.)

2.59% p.a.

### Return<sup>1,2,3</sup>

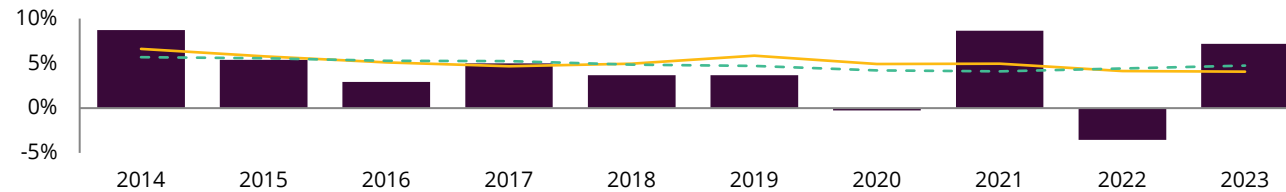
(10 year average return to 30 June 2023)

4.07% p.a

### Comparison between return target and return<sup>1,2,3</sup>

Future returns are not guaranteed. Past performance is not necessarily an indication of future performance.

■ 1 year return  
— 10 year average return  
- - - 10 year return target



### Level of investment risk<sup>3</sup>

These negative returns can be experienced several years apart or several years in a row within the 20 year period.

**Medium to high**

Negative returns are expected 3 to less than 4 years out of every 20 years.

### Statement of fees and other costs<sup>4</sup>

(per year for a representative member)

\$437 p.a.

<sup>1</sup> The return for 30 June 2023 is based on the combination of:

- the return achieved from 1 July 2011 to 24 March 2021 for the previous Age 65 and over lifestage of the Lifecycle Investment Strategy (which was invested 100% in the Stable pre-mixed investment option); and
- the return achieved from 25 March 2021 to 30 June 2023 for the new Age 65 and over lifestage of the Lifecycle Investment Strategy.

For more information about the changes we made to our Lifecycle Investment Strategy, refer to the SEN for February 2021 at [mine.com.au/about-us/governance-and-disclosure/significant-event-notices](http://mine.com.au/about-us/governance-and-disclosure/significant-event-notices)

<sup>2</sup> The 10 year average return as at 30 June 2023 is based on the combination of:

- the returns achieved from 1 July 2003 to 24 March 2021 for the previous Ages 65 and over lifestage of the Lifecycle Investment Strategy (which was invested 100% in the Stable pre-mixed investment option), and
- the returns from 25 March 2021 to 30 June 2023 for the new Ages 65 and over lifestage of the Lifecycle Investment Strategy.

<sup>3</sup> The information on returns and the level of investment risk reflects the Lifecycle Investment Strategy, which was updated on 25 March 2021, for a representative member. For more information about the changes we made to our Lifecycle Investment Strategy, refer to the SEN for February 2021 at [mine.com.au/about-us/governance-and-disclosure/significant-event-notices](http://mine.com.au/about-us/governance-and-disclosure/significant-event-notices)

<sup>4</sup> The actual fees and other costs in any year may be different. See the Explanatory notes on page six for more information on fees and other costs for a representative member. For information about our fees and costs, refer to our PDS at [mine.com.au/super-pds](http://mine.com.au/super-pds)

## Explanatory notes

### CPI

This means the 'Consumer Price Index', which is a measure of goods and services price inflation faced by all consumer households.

### Fees and other costs

These are the sum of administration fees and costs, investment fees and costs, and transaction costs:

#### Administration fees and costs

Administration fees and costs are fees and costs that relate to the administration or operation of a superannuation entity and includes costs incurred by the trustee, or the trustees, of the entity that:

- (a) relate to the administration or operation of the fund; and
- (b) aren't otherwise charged as investment fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

#### Investment fees and costs

Investment fees and costs are fees and costs that relate to the investment of the assets of a superannuation entity and includes:

- (a) fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and
- (b) costs incurred by the trustee, or the trustees, of the entity that:
  - (i) relate to the investment of assets of the entity; and
  - (ii) aren't otherwise charged as administration fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

#### Transaction costs

Transaction costs are costs associated with the sale and purchase of assets of the superannuation entity other than costs that are recovered by the superannuation entity charging buy-sell spreads.

### Level of investment risk

This is the estimated number of years of negative net investment returns over a 20-year period. Negative returns can be experienced several years apart or several years in a row within the 20-year period.

### Product Disclosure Statement (PDS)

The PDS summarises important information about investing with Mine Super. It has references to factsheets that contain important information, and are part of this PDS, and factsheets that have additional information.

### Representative member

Represents a member who is fully invested in the Lifecycle Investment Strategy specified at the start of this dashboard, who does not incur any activity fees during a year, and who has an account balance of \$50,000 throughout that year. Excludes: investment gains/losses on the \$50,000 balance.

### Return

This is the average annual return over 10 years to 30 June 2023 net of administration and advice fees, costs and taxes.

### Return target

This is the mean annualised estimate of the percentage rate of return that exceeds the growth in the CPI over 10 years net of administration and advice fees, costs and taxes. This is different to the Investment objectives outlined in the Product Disclosure Statement (PDS) available at [mine.com.au/super-pds](http://mine.com.au/super-pds)

### Significant Event Notice (SEN)

This is a notice sent by a super fund trustee to its members notifying them about significant changes and events in accordance with the requirements of section 1017B of the Corporations Act 2001.

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

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