



PRE-RETIREMENT PENSION INVESTMENT OPTION RETURNS

As at 30 June 2020 - updated 25 March 2021

Mine Super Pre-retirement pension's investment option returns to 30 June 2020.

	3 year return pa	1 year return pa
Diversified investment options		
High Growth ¹	5.11%	-1.12%
Growth	4.59%	-0.79%
Conservative Balanced ¹	3.59%	0.14%
Stable	2.63%	0.11%
Asset class investment options		
Australian Shares	5.59%	-5.99%
International Shares	8.23%	4.61%
Property	0.23%	-16.80%
Bonds	4.93%	3.87%
Cash	1.51%	0.99%

Mine Super Pre-retirement pension investment option returns are after investment management fees, but before the \$180 pa direct administration fee², and are taxed.

This information is general in nature and shouldn't be considered advice. These returns are not necessarily the same returns a member earned on their account. The reason for this include the date the member started their account and the timing of contributions, benefit payments, deductions and investment switches. Past performance is not necessarily an indication of future performance. The risks for each investment option may vary. Check the Product Disclosure Statement before making any investment decision. All returns are rounded to two decimal places.

¹ These investment options were renamed High Growth (previously Aggressive) and Conservative Balanced (previously Balanced) on 25 March 2021. Investment returns outlined in the table above cover periods when these investment options were also operating under their previous names

From 25 March 2021, if you are invested in these investment options as part of the Lifecycle Investment Strategy, the percentage mix of your investment in these investment options automatically change each year on your birthday, starting from age 51. For more information, read the Product Disclosure Statement at mine.com.au/super-pds

² From 25 March 2021, the direct administration fee of \$180 pa was replaced with an asset-based fee of 0.16% pa of the account balance.

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. Mine Super Financial Advice is a trading name of Mine Super Services Pty Ltd 49 051 315 014 AFS licence 502700.