



INVESTMENT STRATEGY CHANGES

November 2023 | This is a Significant Event Notice for the purposes of the Corporations Act 2001.



We regularly review our investment options to ensure members at all stages of their working lives have the right mix of assets to deliver their long-term financial goals.

Following our most recent review, we made changes to the risk profiles of the Indexed Defensive, International Shares, Property and Bonds investment options on 30 September 2023.

The changes are detailed below.

NOTE: Only those investment options which have had changes are listed. Investment options not listed are unchanged. You can find detailed information about the investment options' investment strategies and objectives in the Product Disclosure Statements, which you can find at mine.com.au/super-pds and mine.com.au/pension-pds

Risk profiles – what’s changed

We measure risk using the super industry’s Standard Risk Measure (SRM). The SRM is an estimate of the number of negative years a member can expect to see in a 20-year period. The higher the SRM, the higher the risk band. SRMs and risk bands help investors compare different investment options; however, an SRM is not a complete assessment of all risks. You should ensure you’re comfortable with the risks and potential losses associated with your chosen investment option(s). The table below shows the changes in SRMs and risk bands for our impacted investment options.

	Estimated number of annual negative returns over any 20-year period		Risk band	
	Old	New	Old	New
Indexed Defensive	2 to less than 3	3 to less than 4	Medium	Medium to High
International Shares	4 to less than 6	6 or greater	High	Very High
Property	6 or greater	4 to less than 6	Very High	High
Bonds	2 to less than 3	1 to less than 2	Medium	Low to Medium

It’s important to understand how your money is invested

As always, you should understand how your super is invested and whether the investment options you’re invested in are right for you. It’s important to look at how much time you have to invest, how much risk you’re comfortable with and how much you need for retirement.

For information on where your super is invested, log in to your online account at mine.com.au/login

Please turn over for more>

Do you need financial advice? Whether it's a simple phone call to cover the basics or a personal appointment to discuss wealth creation, there's no 'one size fits all' approach. The team at Mine Super Financial Advice is here to provide the help you need to make confident and informed financial decisions, including how your super is invested.

If you have any questions or would like to make an appointment with Mine Super Financial Advice, please call us on 13 64 63 or email help@mine.com.au

Thanks for being with Mine Super.



Vasyl Nair
Chief Executive Officer
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) at mine.com.au. The Target Market Determinations (TMDs) 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 as 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.