



MAKING A PENSION INVESTMENT CHOICE

Our pension 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 risk tolerance and investment time frame.

You can find out more about investments on our website at mine.com.au/pension-investment-options. If you'd prefer personal financial advice, Mine Super Financial Advice can provide advice about making an investment choice. If you want to be put in touch with a financial adviser, give us a call.

Pension investment options

We offer different investment options to help you meet your financial goals. You can choose to invest in any of the pre-mixed investment options as well as a range of asset class investment options. Before making an investment choice, you should read our Pension Product Disclosure Statement (PDS) at mine.com.au/pension-pds which contains detailed information about the investment options, such as their asset allocations and risk.

How do I make an investment choice?

You can make an investment choice at any time for free by going to 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**; or
- 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, your pension is a long term investment, so you should stick with your considered investment choice unless your circumstances change or if you want to rebalance your asset allocation.

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

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 a choice, you'll be invested in the default Balanced investment option if you have an account-based pension.

If you have a pre-retirement pension and don't make a choice, you'll be invested in the Balanced investment option under our Lifecycle Investment Strategy.

For more information about the Lifecycle Investment Strategy read our **Lifecycle Investment Strategy** factsheet at mine.com.au/pension-factsheets

Pension investment options

For more information about our investment options, read the Pension PDS at mine.com.au/pension-pds

Pre-mixed investment options

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

Asset class investment options

- Australian Shares
- International Shares¹
- Property²
- Bonds
- Cash

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.

¹ 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.

² 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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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.

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