



MYSUPER PRODUCT DASHBOARD

Dated: 1 July 2024, re-issued 18 November 2024

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.

Under age 50	
Return Target (above inflation, measured by CPI, after fees and other costs, for 2024-2033. This is a prediction.)	3.9% p.a.
Return^{2,3,4} (10-year average return to 30 June 2024)	8.08% p.a.
Comparison between return target and return^{2,3,4} Future returns are not guaranteed. Past performance is not necessarily an indication of future performance.	
Level of investment risk⁵ These negative returns can be experienced several years apart or several years in a row within the 20-year period.	High Negative returns are expected 4 to less than 6 years out of every 20 years.
Statement of fees and other costs⁶ (per year for a representative member)	\$379 p.a.

References to years in this table are references to financial years. Our Lifecycle Investment Strategy was updated on 20 May 2024 and 25 March 2021. Information about the changes made in these updates can be found in the SEN for April 2024 and February 2021 at mine.com.au/about-us/governance-and-disclosure/significant-event-notice. Information on the returns for former lifestages are available at mine.com.au/super-members/investments/product-dashboard.

¹ For more information about our Lifecycle Investment Strategy, refer to the factsheets in our PDS at mine.com.au/super-pds.

² The Under age 50 lifestage invests in, and the returns represented in this table relate to, the High Growth (previously Aggressive) pre-mixed investment option. Please note that in previous versions of our Lifecycle Investment Strategy the High Growth investment option applied to, and its returns were represented in, different lifestage age groups. Between 25 March 2021 and 19 May 2024, it applied to the former Age 50 and under lifestage. Between 1 July 2011 and 24 March 2021, it applied to the former Age 0-44 lifestage. The returns of the previous Age 45-54 lifestage which applied between 1 July 2011 and 24 March 2021 are not represented in the above comparison and are available at mine.com.au/super-members/investments/product-dashboard.

³ Given that the pre-mixed High Growth (previously Aggressive) investment option only commenced in 2006, the calculation of the 10-year average returns for the 2015 and earlier financial years use the returns of the Main Fund investment option for the years between 2003 to 2005.⁴ For 30 June 2024, the return target uses the CPI over the twelve months to the March 2024 quarter, while previous periods use the twelve months to the relevant June quarter.

⁵ The level of investment risk is our estimate of the risk of a negative return over a 20-year period. It is calculated in line with the Financial Services Council's Standard Risk Measure Guidance Paper for Trustees (July 2011) to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. See the Explanatory notes on page 6 for more information.

⁶ The actual fees and other costs in any year may be different. See the Explanatory notes on page four 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.

Age 50 to 54

Return Target (above inflation, measured by CPI, after fees and other costs, for 2024-2033. This is a prediction.)	3.4% p.a.
Return (10 year average return to 30 June 2024) ¹	0.01% p.a.
Comparison between return target and return^{1,2} 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 risk³ These negative returns can be experienced several years apart or several years in a row within the 20 year period.	High Negative returns are expected 4 to less than 6 years out of every 20 years.
Statement of fees and other costs⁴ (per year for a representative member)	\$389 p.a.

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¹ There's no 10-year returns and 10-year average returns as this lifestage was introduced on 20 May 2024.

² For 30 June 2024, the return target uses the CPI over the twelve months to the March 2024 quarter, while previous periods use the twelve months to the relevant June quarter.

³ The level of investment risk is our estimate of the risk of a negative return over a 20-year period. It is calculated in line with the Financial Services Council's Standard Risk Measure Guidance Paper for Trustees (July 2011) to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. See the Explanatory notes on page 6 for more information.

⁴ The actual fees and other costs in any year may be different. See the Explanatory notes on page four 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

Age 55 and above

Return Target

(above inflation, measured by CPI, after fees and other costs, for 2024-2033. This is a prediction.)

2.9% p.a.

Return

(10 year average return to 30 June 2024)¹

0.01% p.a.

Comparison between return target and return^{1,2}

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 risk³ These negative returns can be experienced several years apart or several years in a row within the 20 year period.

High
Negative returns are expected 4 to less than 6 years out of every 20 years.

Statement of fees and other costs⁴

(per year for a representative member)

\$384 p.a.

References to years in this table are references to financial years. Our Lifecycle Investment Strategy was updated on 20 May 2024 and 25 March 2021. Information about the changes made in these updates can be found in the SEN for April 2024 and February 2021 at mine.com.au/about-us/governance-and-disclosure/significant-event-notices. Information on the returns for the former lifestages are available at mine.com.au/super-members/investments/product-dashboard.

¹ There's no 10-year returns and 10-year average returns as this lifestage was introduced on 20 May 2024

² For 30 June 2024, the return target uses the CPI over the twelve months to the March 2024 quarter, while previous periods use the twelve months to the relevant June quarter.

³ The level of investment risk is our estimate of the risk of a negative return over a 20-year period. It is calculated in line with the Financial Services Council's Standard Risk Measure Guidance Paper for Trustees (July 2011) to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. See the Explanatory notes on page 6 for more information.

⁴ The actual fees and other costs in any year may be different. See the Explanatory notes on page four 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.

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. It is not a complete assessment of all forms of investment risk. For instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further, it does not consider the impact of administration fees and tax on the likelihood of a negative return. You should consider these factors when considering whether you are comfortable with the risks and potential losses associated with the investment option.

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 2024 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

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.

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The information in this document 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 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. Financial planning services are 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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