



# PRE-RETIREMENT PENSION INVESTMENT OPTION RETURNS

As at 30 June 2023

Pre-retirement pension's investment option returns to 30 June 2023.

	1 year return pa	3 year return pa	5 year return pa
<b>Diversified investment options</b>			
High Growth <sup>1</sup>	13.29%	10.23%	7.24%
Growth	11.48%	9.01%	6.43%
Balanced <sup>2</sup>	10.07%	N/A	N/A
Conservative Balanced	7.02%	5.47%	4.21%
Indexed Defensive <sup>2</sup>	7.72%	N/A	N/A
Secure <sup>3</sup>	3.75%	3.27%	2.76%
<b>Asset class investment options</b>			
Australian Shares	13.33%	10.77%	7.08%
International Shares	21.38%	12.70%	9.93%
Property	0.77%	4.72%	1.45%
Bonds	1.92%	-2.98%	0.53%
Cash	2.72%	1.01%	1.18%

Pre-retirement pension investment option returns are after investment management fees, an indirect administration fee<sup>4</sup>, 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.

<sup>1</sup> 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.

If you're invested in the Lifecycle Investment Strategy, you're invested in a percentage mix of these investment options based on your age. This mix automatically changes each year on your birthday, until age 65. For more information, read the Product Disclosure Statement at [mine.com.au/pension-pds](http://mine.com.au/pension-pds)

<sup>2</sup> There's no five or 10 year return for this investment option because it started on 20 December 2021.

<sup>3</sup> This investment option was renamed Secure (previously Stable) on 24 March 2022. Investment returns outlined in the table above cover periods when this investment option was also operating under its previous name.

<sup>4</sup> Prior to 25 March 2021, a direct administration fee of \$180 pa was charged.

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 information 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.