



# PRE-RETIREMENT PENSION INVESTMENT OPTION RETURNS

As at 30 June 2022

Pre-retirement pension's investment option returns to 30 June 2022.

	1 year return pa	3 year return pa	5 year return pa
<b>Diversified investment options</b>			
High Growth <sup>1</sup>	-5.84%	5.34%	6.55%
Growth	-4.95%	4.85%	5.86%
Balanced <sup>2</sup>	-4.00%	N/A	N/A
Conservative Balanced	-3.37%	3.16%	4.03%
Indexed Defensive <sup>2</sup>	-6.96%	N/A	N/A
Secure <sup>3</sup>	-1.07%	2.04%	2.79%
<b>Asset class investment options</b>			
Australian Shares	-4.14%	4.08%	7.14%
International Shares	-5.43%	7.25%	8.38%
Property	-9.11%	-1.75%	2.79%
Bonds	-10.09%	-2.37%	0.69%
Cash	0.20%	0.44%	0.97%

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 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](http://mine.com.au/super-pds)

<sup>2</sup> The figure quoted as the 1 year return is the return for the period 20 December 2021 to 30 June 2022, which is the period for which this investment option has been in operation. 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.

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