

The information in the document forms part of the Product Disclosure Statement (PDS) for the Mine Superannuation Fund.



	Australian Shares
	International Shares
	Property
	Bonds
	Cash
	Term Deposit

About Property

Involves investing in listed property vehicles which own industrial, retail, office and other real estate assets in Australia and overseas.

Property is a growth asset that generally provides high long term returns. Property provides returns through both rental income and capital growth and allows investors to diversify a growth asset portfolio. It invests in commercial, industrial and retail property, such as office blocks, warehouses, shopping centres and factories.

Who is Property suitable for?

Suitable for people who wish to invest their super for five or more years.

i A portion of the international investments in this 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.

At times we may hold a small part of this investment option in cash. This is a standard investment administration process to:

- set aside money to invest with our managers.
- manage cash outflows, such as benefit payments, without having to cash in an investment.

Property's standard risk measure^

Property's risk level is very high. The table below shows the estimated number of annual negative returns over any 20 year period. These negative returns can be experienced several years apart or several years in a row within the 20 year period.



Estimated number of annual negative returns over any 20 year period - **7.4**

What are the investment return objectives?

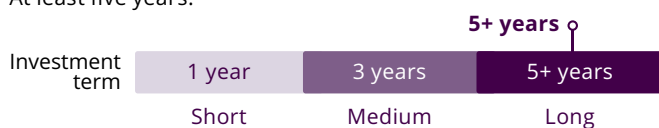
Before tax but after investment management fees, to track the return of a composite benchmark comprising 50% FTSE EPRA / NAREIT Developed ex Australia Rental Index (hedged) / 50% FTSE EPRA / NAREIT Australia Index*.

What is the FTSE EPRA / NAREIT Developed ex Australia Rental Index and the FTSE EPRA / NAREIT Australia Index#?


These indices measure the performance of listed property securities. The FTSE EPRA / NAREIT Developed ex Australia Rental Index tracks changes in the value of securities in different global listed property markets. Each market receives a weighting based on its size or market capitalisation. The FTSE EPRA / NAREIT Australia Index* tracks the performance of Australian listed property trusts.

What's the minimum time you should invest in Property?

At least five years.



How has Property performed?

 For the latest investment returns go to mine.com.au*

What to look for in investment performance?


As Property is a growth asset, investors should expect higher long term returns along with some low or even negative returns over the short term. Short term performance can vary. It's important to focus on long term performance and your investment time frame.

What does this mean for my investment choice?

When deciding which investment option is right for you, it's important to focus on how much time you have to invest, how much risk you're comfortable with and how much super you need for retirement. If you're still unsure about the right investment option for you, you should talk to your financial adviser.

How we invest your money

We appoint professional investment managers to invest your money within strict guidelines. We regularly review their performance and can remove managers and add new ones.

 Visit mine.com.au for a list of our investment managers.

Take action

Make an investment choice

Read the **Making an Investment Choice** factsheet then log in to your online account at mine.com.au using your member number or email address and password.

Once you've logged in, select the menu item **Manage my super** and select **Change where my super is invested** to make your investment choice.

If you don't want to make a choice we'll automatically invest your money in the Lifecycle Investment Strategy.

Need more information or advice?

If you have any questions or need help call us on 13 64 63, Monday to Friday, 8am to 6pm or email help@mine.com.au

*** Past performance isn't necessarily an indication of future performance.**

[^] We've measured risk using the super industry's standard risk measure so you can compare investment options between different funds. The standard risk measure describes risk based on the number of negative annual returns expected over any 20 year period. It's calculated using a simulated model that takes into account factors that may affect returns. This isn't a complete assessment of investment risk, as it doesn't show the size of negative returns, whether you'll meet your investment objective or the impact of fees and taxes on your returns. The real world is complex and not always rational. This means mathematical theories may not always play out in practice. You need to be comfortable with the risk and potential losses of your chosen investment options. Visit mine.com.au for more information about the standard risk measure, the Trustee's risk assessment methodology and other types of investment risk.

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