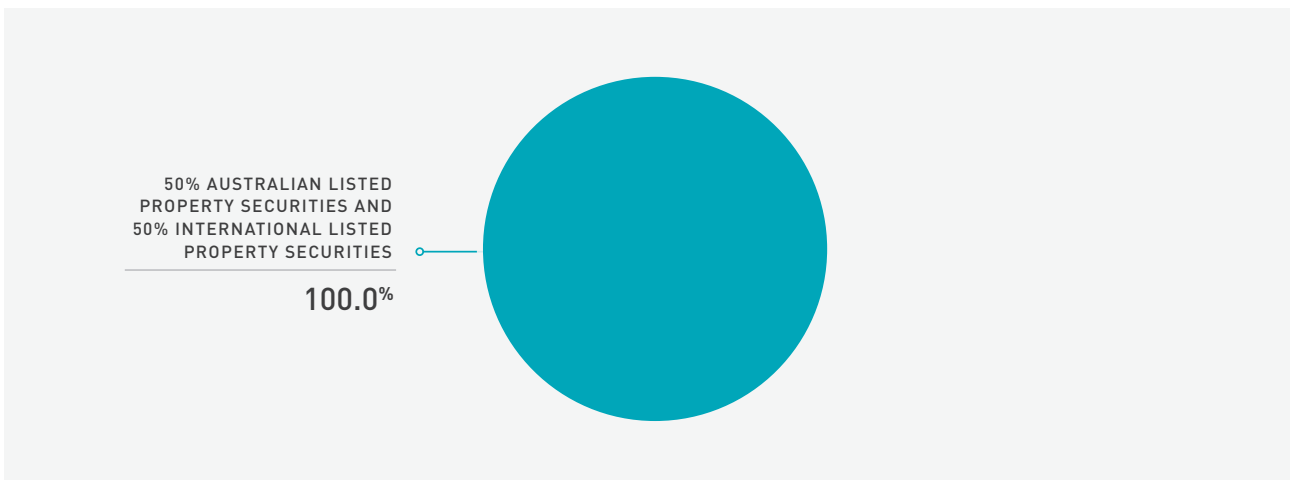




Factsheet: 1 July 2018

# Your investment options: Property

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



## About Property

Property invests in listed property vehicles which own industrial, commercial, retail, central business district 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 using forward currency contracts. 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.



## What are the investment return objectives?

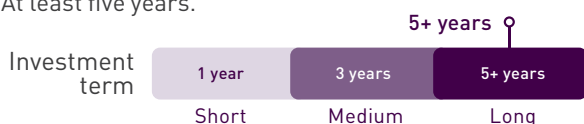
Before tax but after investment management fees, to track the return of a composite benchmark comprising 50% FTSE EPRA/NAREIT Developed ex Australia Rental Index (hedged) / 50% FTSE EPRA/NAREIT Australia Index<sup>#</sup> over moving five year periods.

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


<sup>#</sup>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<sup>#</sup> tracks the performance of Australian listed property trusts. Each market receives a weighting based on its size or market capitalisation.

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

At least five years.



## How has Property performed?

 For the latest investment returns and market commentary go to [mine.com.au](https://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. It's important to focus on the longer term performance, which smooths out the ups and downs and provides a better idea of how Property performs.

## 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. Our **Five Step Guide to Investing fact sheet** takes you through these concepts to help you work out the best choice for you. If you're still unsure about the right investment option for you, you should talk to your financial adviser.


<sup>#</sup> Mine Super is not in any way sponsored, endorsed, sold or promoted by FTSE International Limited ("FTSE"), by the London Stock Exchange Group companies ("LSEG"), Euronext N.V. ("Euronext"), European Public Real Estate Association ("EPRA"), or the National Association of Real Estate Investment Trusts ("NAREIT") (together the "Licensor Parties") and none of the Licensor Parties make any warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the 50% FTSE EPRA/NAREIT Australia Index and 50% FTSE EPRA/NAREIT Developed Index (the "Index") and/or the figure at which the said Index stands at any particular time on any particular day or otherwise. The Index is compiled and calculated by FTSE. However, none of the Licensor Parties shall be liable (whether in negligence or otherwise) to any person for any error in the Index and none of the Licensor Parties shall be under any obligation to advise any person of any error therein. "FTSE®" is a trade mark of LSEG, "NAREIT®" is a trade mark of the National Association of Real Estate Investment Trusts and "EPRA®" is a trade mark of EPRA and all are used by FTSE under licence."

**Mine Super** | [t 13 MINE \(13 64 63\)](tel:131313) | [f 02 4962 3469](tel:0249623469) | [e help@mine.com.au](mailto:help@mine.com.au) | [mine.com.au](https://mine.com.au)

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). 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. Advice is provided by Mine Super Services Pty Ltd ABN 49 051 315 014 AFS licence 502700.

## 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](https://mine.com.au) for a list of our investment managers.

## Take action

### Make an investment choice

Read the **Making an Investment Choice fact sheet** then log in to your Member Account at [mine.com.au](https://mine.com.au) with your member number and password.

If you don't want to make a choice we'll invest your money in the default investment option.

## Need more information or advice?

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

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

<sup>^</sup> 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](https://mine.com.au) for more information about the standard risk measure, the Trustee's risk assessment methodology and other types of investment risk.