



## smartMonday Pension Property - Diversified Option

(Retirement pensions only. For TRPs, see Super version of investment profile)

### Objective

To provide a return that exceeds the benchmark return (before fees and tax) over rolling 5-year periods.

### Strategy

Invests in property securities listed, or due to be listed, on the Australian Securities Exchange and developed international markets.

### Who is the Option for?

Intended to be suitable for those who can tolerate negative returns in some years because they intend to remain invested in this option for the suggested minimum timeframe.

### Key data

Inception date	31/12/2003
Investment fee p.a.	0.65%
Indirect costs p.a. <sup>^</sup>	0.11%
Buy/sell spread	Nil
Standard Risk Measure #	7 (Very high)
Suggested Minimum Timeframe	10 years

### Benchmark

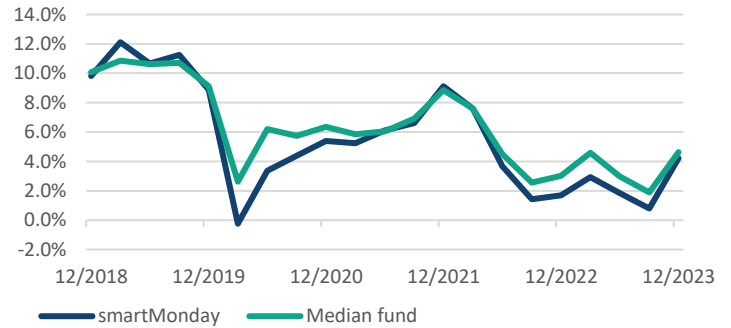
50% S&P/ASX 300 A-REIT Accumulation Index, 50% FTSE EPRA/NAREIT Developed Index ex Aus Rental 100% hedged to AUD Net Tax (Super) Index

### Returns to 31/12/2023

Shown compared to the SuperRatings Property survey median fund return.

	smartMonday	Median fund
3 months	14.0%	13.3%
1 year	12.2%	8.6%
3 years p.a.	3.4%	4.8%
5 years p.a.	4.2%	4.6%
10 years p.a.	7.0%	7.9%

### Rolling 5 year return p.a.



Source of returns: SuperRatings. Shown net of fees and taxes. Past performance is not an indicator of future performance.

Target manager allocation as at 31/12/2023	Manager	Allocation (%)
	Vanguard	50.1%
	RREEF America LLC	24.7%
	Cohen & Steers	19.8%
	Russell Investments	4.9%
	Cash	0.4%

#### Notes to this factsheet

<sup>^</sup> Indirect costs are estimates and may include performance-related fees.

# The Standard risk measure is an regulated approach to quantifying the expected risk of loss. The measure estimates the number of negative annual returns over any 20-year period.

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