

Property Income Fund



A complementary income stream that simplifies property investment

Why invest in the Australian Unity Property Income Fund?



Real property

Build your commercial property portfolio without the stress of acquiring direct property.

Access listed and unlisted property investments through a dedicated Portfolio Manager.



Real income

Professionally managed to ensure you receive a steady income stream.

A solid performer for almost 20 years with no balance sheet debt**.



Less stress

Enjoy the flexibility to access your funds on a daily* basis should you wish to.

It's simple and easy. Diversification and risk-management are done for you.

An accessible and hassle-free investment

Fund facts

Applications	Daily
Unit Pricing	Daily
Withdrawals	Daily*
Distribution frequency	Monthly
Minimum Application	Initial \$5,000 Subsequent \$1,000
Asset allocation ranges	Directly owned properties and unlisted property funds: typically 40 – 70%. Listed A-REITs: typically 20% - 50%. Cash and similar investments: typically up to 20%.
Management costs	Base management fee of 0.94% of the Fund net asset value. Recoverable expenses of up to 0.05%. Indirect costs estimated at 0.37%. Consult the PDS for full information.

*Returns are calculated after fees and expenses and assume the reinvestment of distributions. Past performance is not a reliable indicator of future performance. The inception date for performance calculations is 31 May 1999. The benchmark return is a composite index currently comprising 60% Mercer/IPD Australian Unlisted Wholesale Property Fund Index, 35% S&P/ASX 200 A-REIT Accumulation Index, 5% Bloomberg AusBond Bank Bill Index.

An alternative tangible property investment

Fund name	 Residential property investment	 Property Income Fund
Cost of entry	High in comparison.	Initial investment of \$5,000.
Maintenance	You manage uncertain demands.	Included. No need to worry.
Exposure and risk	Exposure to risk with 1 or 2 properties.	Property diversification across markets, sectors and geographies.
Complexity	Complex investment to enter and maintain.	Easy to invest. Dedicated portfolio managers.
Yields	Relatively low yields.	Higher commercial property yields.
Tenants	Uncertainty about tenants.	Quality tenants, including the Government.
Lease terms	Generally 12 month lease terms.	Commercial property more stable: 1 – 20 year lease terms.
Rental reviews	Uncertain rental growth.	Regular, scheduled rental reviews.

About Australian Unity

Australian Unity is a national healthcare, financial services and retirement living organisation providing services to around 1,000,000 Australians, including 300,000 members nationwide. Its wealth offering incorporates a comprehensive range of products including:

- Investment education and funeral bonds
- Cash and fixed interest funds
- Property funds
- Mortgage funds
- Diversified funds
- Australian and international shares

More information

For more information on the Property Income Fund, please contact your financial adviser. You can also visit australianunity.com.au/wealth or call our Investor Services team on 13 29 39.

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*The Fund is open for daily withdrawals, which will normally be paid within five business days. In times of abnormal operating or market conditions, or periods of excessive withdrawals, the Fund may take up to 180 days to pay withdrawals. During these times AUPL may offer alternative withdrawal arrangements if these are deemed to be in the best interest of investors. Refer to the PDS for more information regarding withdrawals.

**However, the Fund's underlying investments may borrow to finance new and existing assets, to develop and maintain those assets, and to provide liquidity for operating purposes and managing working capital. Refer to the PDS for more information regarding the costs involved with Fund's underlying investments' borrowings.

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