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| **Pham Superannuation Fund** |  |
| **Projected Investment Strategy** |
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**Overview**

The aim of this strategy is to provide the Members with an income on retirement.

**Investment Objectives**

The Trustee will at all times act prudently to maximise the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

. to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3%

 per annum when measured over a rolling 5 year period.

. to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and

. have sufficient liquidity to meet liabilities as and when they fall due.

**Investment Strategy**

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

**Asset Allocation**

The targeted asset allocation will be in the following ranges:

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| Asset Class | Target Range | Benchmark |
| Australian Shares | 0 - 20 % | 5 % |
| International Shares | 0 - 10 % | 0 % |
| Cash | 0 - 50 % | 20 % |
| Australian Fixed Interest | 0 - 20 % | 0 % |
| International Fixed Interest | 0 - 10 % | 0 % |
| Mortgages | 0 - 10 % | 0 % |
| Direct Property | 50 - 100 % | 75 % |
| Listed Property | 0 - 20 % | 0 % |
| Other | 0 - 20 % | 0 % |

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

**Insurance**

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

**Review and Monitoring**

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

Date: 30/06/2015

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Phan Pham

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Khanh Pham