

Warner Family Super Fund

Projected Investment Strategy

For the year ended 30 June 2020

Objective

The sole purpose of the Fund is to provide benefits to Members upon their retirement, attaining a specified age, death or on health or financial reasons.

The objective of the Fund is to achieve reasonable long-term growth with moderate fluctuations in return. The average investment return for the Fund should be at least 1.0% per annum above inflation (CPI) when measured over a three-year period.

Investment Strategy

The Trustees, have set the following strategy and guidelines for investment of funds belonging to the Fund having regard to the following:

- The risk of the investment
- The diversity of investments of the Fund as a whole
- The liquidity of the investment
- The ability of the Fund to discharge its present and future liabilities.

The overall strategy is to invest in either cash, real property, shares, unit trusts or a combination thereof for the purpose of providing the members of the Fund with long term growth. Whilst the Trustees are conscious of the need to provide the members of the Fund with capital gains over the medium to long term, they are also conscious of the need to diversify and spread the risk associated with investment in growth assets.

In making a decision on the types of investments made by the Fund, the Trustees have consulted with the members in this regard. They have taken into account the members overall risk profile and their concerns about various investment opportunities.

With this in mind, the Trustees will, from time to time, seek professional investment advice in order to assist in the process of determining what investments are suitable for the Fund and also taking into account the concerns of the members.

The Trustees also acknowledge the need to invest in areas where some assets can be readily converted to cash, thus allowing benefits to be paid when they fall due.

Taking the above into account, the Trustees have determined that the following guidelines should be adhered to in placing and reviewing investments by the Fund in the coming 12-month period.

Asset Class	Target Range (% of Total Fund Assets)			
Australian Shares	60	%	100	%
International Shares	0	%	0	%
Cash	0	%	30	%
Australian Fixed Interest	0	%	0	%
International Fixed Interest	0	%	0	%
Mortgages	0	%	0	%
Direct Property	0	%	0	%
Listed Property	0	%	0	%
Other	0	%	10	%

Insurance

The Trustees have considered each members' individual insurance needs, including the type and level of personal insurance. Where it is considered appropriate for the Fund to provide insurance for the member/s, the Fund's Trustees have taken the appropriate action.

This Fund's strategy will be reviewed regularly and updated if any modifications are required.

Approved at meeting of Trustees dated 27 / 02 / 2020

Todd Warner

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 Todd Warner
 Director of the Trustee Company

Kym Warner

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 Kym-Maree Warner
 Director of the Trustee Company

Warner Family Super Fund Projected Investment Strategy – Memorandum of Resolution

For the year ended 30 June 2020

INVESTMENT STRATEGY: It was resolved to adopt the Investment Objectives and Strategies as set out in the attached document.

CLOSURE: Signed as a true record –

Date 27 / 02 / 2020

Todd Warner

Todd Warner

Kym Warner

Kym-Maree Warner