

## 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
- to 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:

<u>Asset Class</u>	<u>Target Range</u>
Australian Shares	0 - 20 %
International Shares	0 - 0 %
Cash	0.5 - 50 %
Australian Fixed Int	0 - 50 %
International Fixed Int	0 - 0 %
Mortgages	0 - 0 %
Direct Property	0 - 70 %
Listed Property	0 - 0 %
Other	0 - 70 %

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

## Insurance

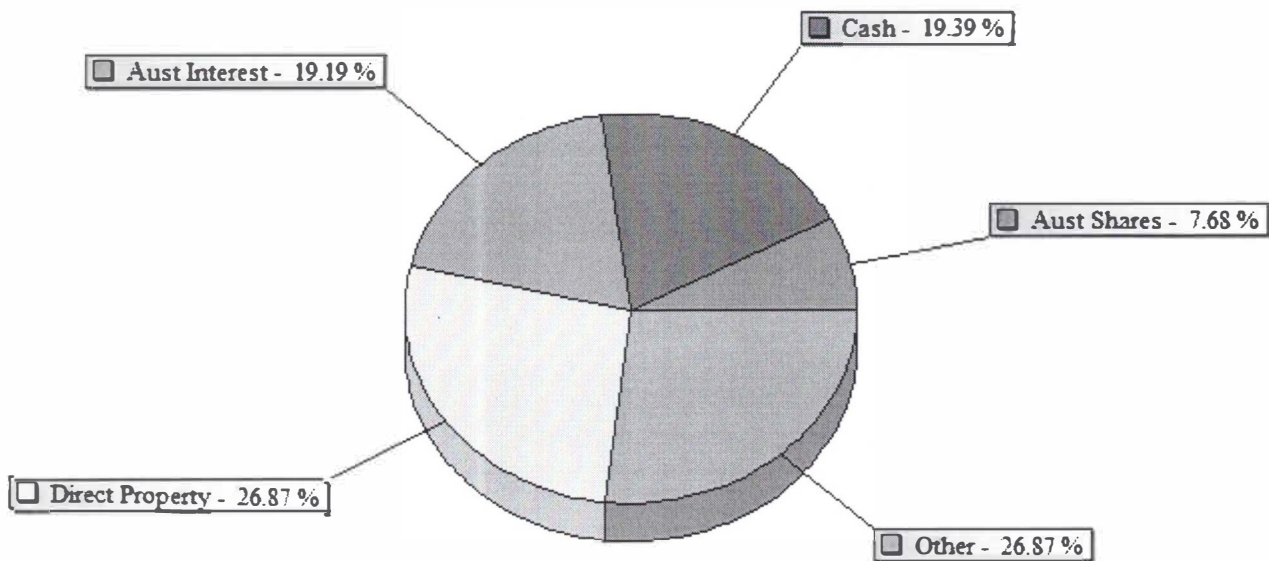
Whilst death and disability insurance can be held within a self managed superannuation fund, the advantages and disadvantages of them and the specific levels of cover most appropriate to the member's circumstances should be discussed with a Financial Adviser. The Trustee is happy to arrange such insurance cover as requested by the member individually, subject to being able to obtain the level and type of cover requested.

## 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.

OVERDHU INVESTMENTS SUPERANNUATION FUND  
INVESTMENT STRATEGY

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Date: 13/01/2015

Deborah Kernich

Kenneth James Kernich

**MEMORANDUM OF RESOLUTIONS OF  
KENNETH AND DEBORAH KERNICH  
ATF OVERDHU INVESTMENTS SUPERANNUATION FUND**

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ADOPT FINANCIAL  
STATEMENT ATO  
RESOLUTION

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustees, the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2021 thereon be adopted.

INVESTMENT STRATEGY:

The allocation of the fund's assets and the fund's investment performance over the financial year were reviewed and found to be within acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.

TRUSTEE STATUS:

Each of the trustees confirmed that they are qualified to act as trustees of the fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

PAYMENT OF BENEFITS

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

Signed as a true record –



..... / /  
Deborah Kernich



..... / /  
Kenneth James Kernich