

Superannuation Fund Investment Strategy

For D & J Crofts Superannuation Fund

Investment Objective

The investment objective of the Trustee is to maximize returns to the members by investing in assets that will ultimately show sound returns on funds contributed and be accessible when the members wish to retire.

Investment Strategy Factors

The following Investment Factors have been considered when formulating the Investment Strategy.

Risk & Return

The fund will adopt a medium to high risk profile with expected returns in the range of 8 – 12%

Diversification of Assets

Fund assets will be invested in cash deposits and Australian Shares and indirect property via the Dawesville Unit Trust.

Liquidity

The fund will maintain enough liquidity in shares and cash to meet day to day running costs.

Investment Strategy

It was resolved by the Trustees that in pursuit of the funds objectives, the following investment strategy be adopted and reviewed at regular intervals to allow for future investment opportunities:-

Insurance

The members considered life insurance with a financial planner and are happy with the level of insurance carried by the fund.

	<u>%</u>
Australian equities	30-60
Cash	0-30
International Equities	10-40
Listed Property	0-30
Other	20-50
	<hr style="width: 100%; border: 1px solid black;"/>
	100
	<hr style="width: 100%; border: 1px solid black;"/>

Fund Details

Name of Fund: D & J Crofts Superannuation Fund
Contact Name: Darren Crofts
Address: Suite 14, South Street Cnr Calley Drv
Leeming WA 6149
Telephone: 08 93108989

Trustee Details

Type: Individual
Name: Darren John Crofts
Address: 18 Hawkesbury Retreat
Atwell WA 6164

Trustee Details

Type: Individual
Name: Jodie Louise Crofts
Address: 18 Hawkesbury Retreat
Atwell WA 6164

Trustee Details

Type: Individual
Name: Nathen Jay Crofts
Address: 7 Gillam Drive
Dongara WA 6525

Accountant Details

Name: Parker Crofts & Co
Contact: Darren Crofts
Address: 14 / 73 Calley Drive
Leeming WA 6149
Telephone: (08) 9310 8989

Auditor Details

Name: Super Audits
Contact: Anthony William Boys
Address: Po Box 3376
Rundle Mall SA 5000
Telephone: (04) 1071 2708

Member Schedule:

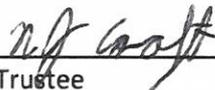
<u>Name</u>	<u>Address</u>	<u>Date of Birth</u>
Darren John Crofts	18 Hawkesbury Retreat Atwell WA 6164	18/02/73
Jodie Louise Crofts	18 Hawkesbury Retreat Atwell WA 6164	29/07/72
Nathen Jay Crofts	7 Gillam Drive Dongara WA 6525	21/02/80



Trustee



Trustee



Trustee