

INVESTMENT STRATEGY

Name of SMSF: Campbell Superannuation Fund

OBJECTIVES

The investment objectives of the Super Fund align with the overriding principle objective of the fund, to maximise member returns while considering the risk and likely returns from each investment. The investment objectives include:

- Preserve the capital value of the fund at all times.
- To achieve a real rate of return, after tax and inflation in the long term while acknowledging that each year will vary and there may be years when return is negative.
- To provide for retirement benefits for its members.
- To be able to discharge any existing and future liabilities.
- Ensuring adequate levels of liquidity exist to service expected cash requirements.
- Ensure the needs and circumstances of the members are considered, including their age and risk tolerance.

DIVERSIFICATION & RISK

- Diversification is achieved through a mix of asset types, however in the early stages of the fund it is difficult to achieve broad diversification as the fund has little money.
- The fund may wish to invest primarily in property and the Trustees recognise the high level of property specific risk involved. However the Trustees consider such an investment a secure one with the prospect of long term capital appreciation while generating a flow of income. This strategy allows for the purchase of property via a limited recourse borrowing arrangement.

ASSET CLASSES

	Minimum	Maximum	Target
	%	%	%
Australian Equities			
Australian Fixed Interest			
Cash	15	40	30
Direct Property	60	80	70
International Equities			
International Fixed Interest			
Listed Property Mortgages			
Other			

- The ranges listed above are medium to long term goals for the fund to achieve with the strategy aimed at accumulating assets in the Fund over the long term.
- The Trustees will regularly review the strategy to ensure adequate diversification, liquidity and solvency is maintained and should the needs and circumstances of the members change the strategy should be revisited.

INSURANCE CONSIDERATION

In consideration of the insurance needs of members, the trustees adopted the following process:

- Assessed the outstanding liabilities of each fund member
- Assessed the liabilities of the SMSF and potential consequences of the death of a member
- Assessed the potential needs of member’s dependants and or beneficiaries in the event of death or TPD.
- Assessed the appropriateness of life insurance, TPD insurance and income protection insurance products available
- Investigated and evaluated the cost of holding insurance within the SMSF
- Considered any insurance held by members outside of superannuation

Following the process set out above, the Trustees indicate below whether or not insurance cover has been arranged for each member within the super fund. This is subject to regular review and amendments may be made and recorded as and when appropriate.

	YES	NO
Member Name: Fiona Stella Campbell	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Member Name: Noel Phillip Campbell	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Member Name:_____	<input type="checkbox"/>	<input type="checkbox"/>
Member Name:_____	<input type="checkbox"/>	<input type="checkbox"/>

DATE: 25/03/18

TRUSTEE SIGNATURES:

M. Campbell
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