

The Binalong Project Super Fund

Investment Strategy

Overview

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

Investment Objectives

This investment strategy of the fund (as amended to from time to time) is created in compliance with the Superannuation Industry (Supervision) Act 1993 (Cth).

The Fund is a superannuation fund that:

1. accepts employer and member contribution and contributions from other persons as the laws allow;
2. performs other activities as allowed by the laws and regulations from time to time;
3. provides benefits to members upon retirement;
4. accepts transfers from other Superannuation funds;
5. allows full access to any unrestricted non-preserved benefits (as allowed by the laws and regulations as amended from time to time); and
6. provides for the payment of pension benefits at a rate as determined in the future from time to time.

Compliance of the Fund

The fund complies with the current laws and regulations and the rules in the trust deed.

The fund has the investment objectives as outlined below.

Risk and Rate of Return

The Trustee(s) recognise and accept that:

1. The timing (that is, when you get into the investment), and time in the investment (that is, how long you are in the investment) affects the returns.
2. There is a risk that losses can be made with the fund.
3. Different investments have different returns and volatility.

The Trustee(s) has a strong emphasis on preserving the fund's capital. However, the Trustee(s) understand that many sound investments are not capital guaranteed.

Therefore, the security of capital must be weighed up against the need to achieve the desired rate of return. The Trustee(s) are ever vigilant to balance these two objectives: protecting the capital and growing the value of the fund by obtaining an acceptable rate of return. So assets that are more volatile (and therefore more risky) may be of benefit to the fund to increase returns.

In particular, derivative trading and purchase of high income yield investments in the fund is an important reason behind setting up the superannuation fund.

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.

The Binalong Project Super Fund

Investment Strategy

Diversity of the Member's Fund

The Trustee(s) has the view that diversification, holding a number of investments, is essential. This reduces diversity and risk of total collapse.

That said, diversification is only one factor to be considered. It may be more prudent, in some circumstances, to put the bulk of superannuation monies into a particular investment if the risk/return ratio deems it to be worthwhile.

The Trustee may, in writing, change the spread of investments. This can be done on an annual, weekly or even a daily basis if appropriate.

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 - 90 %
International Shares	0 - 90 %
Cash	0 - 100 %
Australian Fixed Interest	0 - 100 %
International Fixed Interest	0 - 100 %
Mortgages	0 - 100 %
Direct Property	0 - 50 %
Listed Property	0 - 50 %
Other	0 - 100 %

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.

Trustee's Obligations

The Trustee ensures that the fund meets the legislated standard minimums to continue to obtain concessional taxation status on the income.

It is also incumbent on the Trustee to consider the tax consequences of all investments. Tax-advantaged products may reduce the fund's taxation burden. Tax is one of the Trustee's relevant concerns.

The Trustee acknowledges that members' benefits are a liability of the fund. The Trustee has to give thought to the level of benefit required to be paid to the member. However, no terminations or benefits are expected to be paid out in the short to medium term. Therefore, the Trustee will continue to examine investments that are medium term.

Cost of Investing

The Trustee strives to reduce costs of investing. However, at times upfront investment costs are payable in order to obtain the best investment products that fit into this investment strategy. Exit costs and penalties may also be part of the cost of carrying out this investment strategy.

The Binalong Project Super Fund

Investment Strategy

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: / /



Philip Harley Pope



Sharon Adele Pope

Document electronically signed



www.fusesign.com

Document Details

Document ID	932da246-d52b-47cc-983a-8f582e63f7ff
Document Bundle ID	3411a52b-004c-45d0-941e-6ac1d9da97e9
Uploaded to FuseSign	2023-09-08 10:31 +08:00
FuseSign subscriber	Mora Wealth Accountants
Initiator email	marisa@morawealth.com.au
Signed by	Philip Harley Pope (harley.pope@afp.gov.au), Sharon Pope (shazpope10@gmail.com)
System finalisation	2023-09-11 07:37 +08:00
Verify URL	https://app.fuse.work/fusesign/verify/932da246-d52b-47cc-983a-8f582e63f7ff

Document Signers

Signer 1

Name	Philip Harley Pope
Email	harley.pope@afp.gov.au
Mobile	N/A
IP Address/es	152.91.10.22
Signed on Pages	3
Verification Mode	Email Code



Signer 2

Name	Sharon Pope
Email	shazpope10@gmail.com
Mobile	N/A
IP Address/es	165.86.81.72
Signed on Pages	3
Verification Mode	Email Code



DOCUMENT AUDIT LOG

DATE TIME	USER	TRANSACTION
2023-09-08 10:31 +08:00	MARISA@MORAWEALTH.COM. AU	DOCUMENT BUNDLE CREATED BY MARISA QUILO (MARISA@MORAWEALTH.COM.AU) (SOURCE IP ADDRESS: 143.44.165.210)
2023-09-08 10:32 +08:00	SYSTEM	EMAILS SENT TO: HARLEY.POPE@AFP.GOV.AU (5 DOCUMENTS - 5 ACTIONS) SHAZPOPE10@GMAIL.COM (5 DOCUMENTS - 4 ACTIONS) SMSS SENT TO: PHILIP HARLEY POPE - +61 XXXXXXX 375 (5 DOCUMENTS - 5 ACTIONS) SHARON POPE - +61 XXXXXXX 299 (5 DOCUMENTS - 4 ACTIONS)
2023-09-08 10:50 +08:00	SHARON POPE	EMAIL VERIFICATION REQUESTED TO EMAIL SHAZPOPE10@GMAIL.COM
2023-09-08 10:51 +08:00	SHARON POPE	CODE ENTERED AND VERIFIED
2023-09-08 10:51 +08:00	SHARON POPE	LINK OPENED FROM IP 165.86.81.72
2023-09-09 12:45 +08:00	SHARON POPE	EMAIL VERIFICATION REQUESTED TO EMAIL SHAZPOPE10@GMAIL.COM
2023-09-09 12:46 +08:00	SHARON POPE	CODE ENTERED AND VERIFIED
2023-09-09 12:46 +08:00	SHARON POPE	LINK OPENED FROM IP 120.144.17.101
2023-09-10 18:45 +08:00	PHILIP HARLEY POPE	EMAIL VERIFICATION REQUESTED TO EMAIL HARLEY.POPE@AFP.GOV.AU
2023-09-10 18:47 +08:00	PHILIP HARLEY POPE	CODE ENTERED AND VERIFIED
2023-09-10 18:47 +08:00	PHILIP HARLEY POPE	LINK OPENED FROM IP 152.91.10.22
2023-09-10 18:48 +08:00	PHILIP HARLEY POPE	DOCUMENT SIGNED: THE BINALONG PROJECT SUPER FUND - 2023 INVESTMENT STRATEGY - ON PAGE 3 (SIGNATUREID: 8AA73C2C-A365-4799- 8A71-DBC0EFC5F33B)
2023-09-10 18:48 +08:00	PHILIP HARLEY POPE	DOCUMENT SIGNED: THE BINALONG PROJECT SUPER FUND - 2023 INVESTMENT STRATEGY
2023-09-10 18:50 +08:00	PHILIP HARLEY POPE	PHILIP HARLEY POPE HAS COMPLETED BUNDLE 3411A52B-004C-45D0-941E- 6AC1D9DA97E9
2023-09-11 07:36 +08:00	SHARON POPE	EMAIL VERIFICATION REQUESTED TO EMAIL SHAZPOPE10@GMAIL.COM
2023-09-11 07:37 +08:00	SHARON POPE	CODE ENTERED AND VERIFIED
2023-09-11 07:37 +08:00	SHARON POPE	LINK OPENED FROM IP 165.86.81.72
2023-09-11 07:37 +08:00	SHARON POPE	DOCUMENT SIGNED: THE BINALONG PROJECT SUPER FUND - 2023 INVESTMENT STRATEGY - ON PAGE 3 (SIGNATUREID: 12225785-0AB8-43E2- 9148-D9395C45B3E1)
2023-09-11 07:37 +08:00	SHARON POPE	DOCUMENT SIGNED: THE BINALONG PROJECT SUPER FUND - 2023 INVESTMENT STRATEGY
2023-09-11 07:37 +08:00	SYSTEM	FINALISING DOCUMENT (932DA246-D52B-47CC-983A-8F582E63F7FF)

More Information

For more information on electronic signatures and to validate this document was signed by the parties listed above, please visit www.fusesign.com