

EarlySTP Superannuation Fund

Investment Strategy

The Trustees of the Fund have formulated the following investment strategy, in accordance with Section 52(6)(a) of the Superannuation Industry(Supervision) Act, 1993, ('SIS Act').

The trustee aims to:

- Provide superannuation benefits to members and their dependents to meet their retirement needs,
- to ensure that an appropriate mix and diversity of investments are held by the fund to support these needs.

Investment Objectives

As a general investment objective the trustee aims to achieve reasonable medium to long term growth from investments in the Fund while maintaining a low level of capital volatility and risk. The trustee accepts that short term volatility will occur within classes of investments however the trustee will seek sufficient diversification in its investment selection for the Funds investment portfolio so as to minimize risk and volatility.

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As a means of achieving the investment objectives of the Fund, the trustee has determined that the Funds investments may include but not be limited to all or one of the following:

1. residential, industrial or commercial property investments;
2. direct equities, stocks and derivatives including the participation in dividend reinvestment programs and rights issues;
3. Collectable motor vehicle investments
4. managed investments and other associated investments;
5. bank and other financial institution securities including term deposits, debentures, secured and unsecured notes;
6. any other investment that would not jeopardise the complying status of the Fund

The investment strategy of the Fund comprises of the following investment allocations:

<u>Asset Class</u>	<u>Range</u>
Cash	3 - 100 %
Fixed interest investment	0 - 20 %
Australian equities	0 - 97 %
Collectible Motor Vehicles	0 - 95 %
Property(direct & indirect)	0 - 95 %

These ranges are indicative and the trustee may vary allocations at any time if satisfied that the current market conditions or the Funds circumstances warrant such a change.

The trustee may from time to time seek the professional advice in the formulation of the investment strategy for the fund.

In formulating, regularly reviewing and giving effect to the investment strategy the trustee has taken into consideration the relevant features of the investment types in accordance with both the Funds objectives and the superannuation laws.

In formulating this investment strategy the trustee has considered:

1. risk and return of the investments
2. diversification of the investments
3. liquidity and cash flow requirements
4. ability of the fund to discharge its liabilities; and
5. whether the trustee or trustees of the fund should hold a contract of insurance that provides cover for one or more members of the Fund

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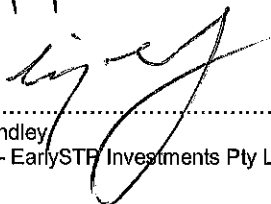
Policies:

The policies adopted by the trustee in order to achieve these objectives are:

1. regular monitoring of the performance of the Funds investments including the rate of return in terms of income and capital growth, the risk profile of the investments, the overall investment mix, and the expected cash flow requirements of the Fund; and
2. balancing the Funds investment portfolio due to changes in market conditions.

Date:

1/1/2021



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Craig Handley
Director – EarlySTP Investments Pty Ltd