

**Investment Strategy**  
**Queenan Superannuation Fund**  
**Updated: 17<sup>th</sup> July 2019**

**Members**

Dane Queenan  
Carla Queenan

**Trustees**

Lucrative & Secure Investments Pty Ltd ACN 162 110 983

**Investment Objectives**

The following investment objectives and strategies are in accordance with section 52(2)(f) of the Superannuation Industry (Supervision) Act, 1993 ("SIS Act").

The primary investment objective of the Trustee is to maximise the rate of investment return on the Fund's assets within an acceptable level of risk and over a time frame that reflects the age and circumstances of the Fund members.

The Trustee however, accepts that volatility will occur within asset classes in the short-term but will seek sufficient diversification through the Fund's investment portfolio to minimise risk.

The Trustee aims to:

- create superannuation benefits to members and their dependants to meet their retirement needs;
- ensure that the allocation of resources are distributed amongst an appropriate selection of investments by the Fund to support the above objective; and
- ensure that sufficient liquidity is maintained to meet payments and liabilities and that the Fund assets are at all times, invested in accordance with the legislative requirements.

**Circumstances of the Fund**

The following information is noted

There are two members of the Fund.  
The members likely date of retirement (60).  
They both plan to take an income stream from the Fund at retirement.  
There will be ongoing contributions to the Fund.

## **Member Insurance**

The Fund Trustees have considered the matter of personal insurance for the members of the Fund and agreed that sufficient cover is in place.

## **Members Investment Profile**

The members have indicated that they would prefer a high growth portfolio of investments which should aim at producing a high investment return over a period of 10+ years.

## **Investment Strategy**

Based on all available information the Trustee believes that the best way to achieve the Fund's objective is to formulate an investment structure which may include, but is not limited to, all or one of the following:

- stocks, derivatives, direct equities, dividend reinvestment programs and rights issues;
- property trusts and affiliated investments;
- managed investments and affiliated products;
- direct residential industrial or commercial property investment;
- the Fund may borrow to acquire the beneficial interest in listed company shares provided the lender's rights on any default of the borrowing or the sum of the borrowing and charges related to the borrowing are limited to rights relating to those listed shares or any replacement to the listed shares;
- the Fund may borrow to acquire the beneficial interest in real estate, provided the lender's rights on any default of the borrowing or the sum of the borrowing and charges related to the borrowing are limited to rights relating to that real estate or any replacement to the real estate;
- bank and other financial institution securities, term deposits, debentures, bonds and secured and unsecured notes; and
- any other investment that does not breach the rules of the Fund.

## Asset Allocation

In order to assist the Trustees with the management of the Fund and to give the members an indication of the proposed percentage range of Fund assets in each asset class, the following information is relevant.

The below listed range of investments is merely suggestive and is subject to the Trustee's discretion in varying the allocation of resources at any time if market conditions or other circumstances warrant a change.

If the Trustee however, wishes to venture into opportunities beyond the below listed parameters, the investment strategy of the Fund and all decisions made must be fully revised and minuted.

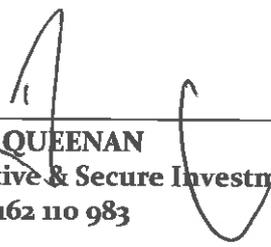
Asset Class	% Range	Typical
Cash	0% - 100%	0% - 10%
Fixed Interest	0% - 100%	0% - 10%
Australian Equities	0% - 100%	30% - 70%
International Equities	0% - 100%	20% - 50%
Property (direct and indirect)	0% - 100%	10% - 30%
Derivatives, options, futures, foreign currency, etc	0% - 100%	0% - 30%
Other investments including collectibles, arts, coins, etc.	0% - 100%	0% - 30%

The Trustees may seek professional advice of accountants, solicitors or financial planners in the structure and planning of the investment strategy.

## Reviewing and monitoring

The Trustees undertake to monitor and review the Fund's investment activities on at least an annual basis and to communicate with the members should they feel that any change in strategy should be contemplated in order to better achieve the Fund's objective.

Executed by or on behalf of the Trustee

  
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**DANE QUEENAN**  
Lucrative & Secure Investments Pty Ltd  
ACN: 162 110 983

Dated: 17<sup>th</sup> July 2019

