The Hodges Family Superannuation Fund 2021 Investment Strategy

INVESTMENT OBJECTIVES:

To maximise returns and minimise the risks of investment of the fund's assets in managing and providing superannuation benefits to members and their dependants in meeting their retirement needs. To ensure all investments are consistent with the appropriate Superannuation Legislations and the fund's investment strategy.

RISK, RETURN AND DIVERSIFICATION

Each investment decision will be made with due regard to the associated, risk and expected return. The trustees(s) will seek financial advice where necessary. To maximise overall returns of the fund's investments and minimise the exposure of risk from any particular investment, the fund will maintain a diversified portfolio. The fund's investment will include but not limited to Cash and cash equivalents, Equities (both Australian and International), Debt securities, direct and indirect property, trusts and managed funds, Indicative asset classes are as set out below:

ASSET CLASS	INDICATIVE RANGES
Cash & Money Market Securities	1% to 100%
Australian Fixed Interest	0% to 100%
Australian Managed Funds	0% to 100%
Direct and Indirect Property	0% to 100%
Australian Shares	0% to 100%
International Shares	0% to 100%
Other Assets	0% to 100%

Additionally the trustees may use derivatives where appropriate as a means of hedging investment risks and maximising investment return. The trustees reserve the right to make any investment that is permitted under the superannuation rules, the fund's trust deed and may amend this investment strategy to ensure such an investment is consistent with the investment strategy of the fund.

LIQUIDITY

Each investment decision will be made with due regard to the cash flow requirements of the fund. The trustees will consider the liabilities (current and prospective) of the fund and ensure adequate cash is maintained by the fund to meet its liabilities as they fall due. The fund's liquidity needs will be considered at the time of each investment and also during the regular review of the fund's portfolio and investment strategy. The trustees may borrow money to finance the acquisition of investments as appropriate in accordance with the superannuation laws.

INSURANCE COVER:

The trustees will assess the need of insurance for all members and will seek insurance advice where necessary to ensure all members are adequately insured. Insurance policies may be held by the fund or by members personally.

REVIEW:

The members of the fund have advised the trustees they intend transferring their superannuation balances to external funds during the year. According, the trustees have made the decision to sell any remaining non-cash assets and hold all funds in cash pending the member requests to transfer their superannuation balances out of the super fund.

John Hodges 1 July 2020

Cecily Hodges 1 July 2020

Robert Hodges 1 July 2020