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## Investment Strategy for Andy & Daniela's Retirement Superfund

The SMSF Investment Strategy for the above named Fund is detailed below.

### Overview

This Investment Strategy is created in compliance with the SIS Act. As part of this Investment Strategy the Trustees acknowledge that:

The Fund accepts employer and member contributions as the laws allow. ✓

The Fund accepts transfers from other superannuation funds and from a spouse as the laws allow. ✓

The Fund can invest in accordance with this Investment Strategy. ✓

The Fund provides benefits to members upon retirement as the laws allow. ✓

The Fund allows access to any unrestricted non-preserved benefits as the laws allow. ✓

The Fund provides other activities as allowed by the laws and regulations from time to time. ✓

### Investment Objectives

The objective of the Fund is to maximise benefits for the purposes of providing Retirement Benefits to the Fund Members in accordance with the Trust Deed governing the Fund's operations. The Investment Objectives which have been considered by the Trustees of the Fund in formulating the Investment Strategy include:

The Trustee will act prudently to pursue the maximum rate of return possible, subject to acceptable risk and diversification parameters. ✓

The Trustee will take into account the number of years to retirement of the Members when considering investment options. ✓

The Trustee will establish a tolerance within the Fund to short term fluctuations in income and capital values given the profile of the Member's ages. ✓

The Trustees will have proper regard to the risks associated with the investments given the Funds Objectives and cash flow requirements. ✓

The Trustee will invest to ensure sufficient liquidity is retained within the Fund to meet benefit payments and other liabilities as they fall due. ✓

The Trustees before investing in a particular asset will have proper regard to the balance between the risk and return, so as to maximize the rate of return on Member's entitlements subject to an appropriate level of risk. ✓

### Investment Review

The Investment Objectives of the Fund will be reviewed annually and at such other times as a significant event occurs which affects the Fund. ✓



## **Investment Strategy**

With regard to the investment objectives outlined above the Trustees have adopted to pursue an Investment Strategy aimed at accumulating over the long term some or all of the following asset classes:

ASX Listed Securities  
ASX Listed and Exchange Traded Options  
ASX Listed Warrants  
International Listed Securities  
Australian and International CFDs  
Australian and International Managed Funds  
Cash  
Term Deposits  
Bonds  
Debentures  
Other Cash Based Investments  
Property Investment with or without borrowings  
Physical Metals and Commodities  
Foreign Exchange  
Other Assets that the Trustee considers appropriate to the extent permitted by the Trust Deed and Super Laws.

## **Percentage Investment Range**

The Trustees consider that no specific percentage range for each of the above asset classes should be adopted but that each asset class should be considered on its own investment merits having regard to an appropriate degree of diversification noting that diversification is only one factor to be considered in this strategy.

## **Single Asset Investment Strategy**

A single asset strategy may be adopted by the Fund if the asset proposed to be invested in is considered by the Trustee to satisfy a core purpose of the Fund's Investment Objectives and provided that the Trustee is satisfied that no other benefit (excepting incidental benefits) is conferred upon members or associated parties.

## **Arms Length Basis**

All investments by the Fund shall be on an arms length basis and will be acquired, maintained or disposed of on commercial terms at market rates of returns.

## **Maximising Member Returns**

The Trustee considers that this Investment Strategy will fulfil the principal objective of maximising member returns having regard to risk and is consistent with the investment objectives of the Fund.

## **Limited Recourse Borrowings**

The Trustee may borrow money under a limited recourse loan as provided for under sections 67A and 67B of the SIS Act. The Borrowings may be used for any permitted purpose including the purchasing, refinancing, repair and maintenance of an Acquirable Asset such as a Property.



**Insurance**

The Trustee notes that they cannot accept the transfer of an existing insurance policy from a member, or a relative of a member but may arrange new Insurance cover for members within the Fund.

Arranging insurance cover is an important part of the fund's investment strategy to provide benefits for members and their family. The Trustee has considered whether insurance, such as life insurance, income protection insurance and disability cover or other permissible cover should be held for one or more members. Arranging insurance cover will depend on the age, applicable premium and extent of cover appropriate and is subject to the availability of insurance in respect of a member. Whilst the trustee can generally claim a tax deduction for the insurance premium, excluding trauma cover, the trustee also takes into account the restricted tax deductibility of premiums for an "own occupation" definition for disability cover.



**Paying Debts**

The Trustee is obliged to pay tax, expenses and benefits on behalf of the Fund. The Trustee ensures that it holds sufficient cash (or readily realisable assets) to meet such obligations.



**Personal Assets and Fund Assets to be kept separate**

The Trustee must ensure that money and other assets of the Fund are kept separate from those held by the Trustee personally.



**Revalue annually**

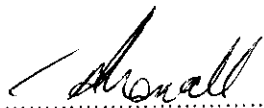
When preparing the documents such as the statement of the Fund's financial position, the trustee must ensure that the Fund's assets are valued at their market value.




**Review**

The Trustees are to regularly review the Funds investment strategy and evidence this review in the minutes of trustee meetings held during the income year. The Trustees may review this strategy as required, but it will be reviewed at least annually.



  
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Andrew James Boxall

  
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Daniela Lorena Marchetta

