

As Trustee's, priority continues to be afforded to the above investments. Ensuring avoidance of low return investments. Specifically, low interest bearing accounts and term deposits.


Insurance

As Trustee's, we have not considered Life Insurance as Employer Hitachi Australia has policies in place for FIFO Employees.

Review and Monitoring

As Trustee of SIMCAR Super Fund, we will continue to monitor and review the fund's investment activities and strategies on a daily basis in order to achieve the fund's objective's.

Kristen
Hayle 
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Trustee 1

Sam
Havat 
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Trustee 2

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Trustee 3

Date : 01 July 2021

UNTAM3D Projected Investment Strategy FY20-2021

UNTAM3D Superfund (ABN 71896866116)

Overview

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

Investment Objectives

As Trustee's we will act prudently to maximise the rate of return, subject to acceptable risk parameters (including un-precedented volatility due to Covid 19). Ensuring maintenance of appropriate diversification across broad range's of asset's to avoid volatility and risk.

Having considered the risk profile of the fund, Covid 19 and the member's needs and circumstances, I the trustee have adopted the following objective's for the investment of asset's of the fund;

- To achieve an investment return (based on market values and net tax and charges that exceeds the CPI by at least 5% per annum when measured over a rolling 5 year period
- To minimize 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.

Investment Strategy

The fund is invested in a balanced, diversified share portfolio focusing on ASX stocks. Key strategies include equities ranging from stable mining stocks, speculative's and blue chip stock's. Diversification include Travel Stock's, Australian Bank Stock's and Buy Now Pay Later (BNPL) successfully invested into during Covid 19 pandemic. These stock's purchased at lowest level's to maximise future returns.

Asset Allocation

The targeted asset allocation is in the following range:

Asset Class	Target Range	Benchmark
Australian Shares Blue Chip Pental, NAB, ANZ and HVN	0-40%	40%
Mining - Speculative Classic, Creso, Genesis, Hot Chill, Hazer, Magnetite and Pure Hydrogen	0-30%	30%
BNPL and Technology Zip, SPT and Bet Technology	0-20%	20%
Travel Webjet	0-10%	10%

Special Note

As Trustee's of UNTAM3D Super Fund we have diversified the fund in four key areas to maximise returns. Key strategy in the future is to diversify the SMSF into Real Estate investments. Due to the infancy of UNTAM3D Super Fund, this key strategy will not eventuate for several years. Key strategies we have adopted allow for generation of income through dividend based shares involving Harvey Norman, ANZ Bank, NAB Bank and Pental Group Investment Management Services.