

Investment Strategy

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

Risk – Unsecured Loans To A Third Party

The Trustees have decided to invest a significant amount in a loan to a third party SJS Wealth Solutions PTY LTD (ABN 89 622 469 845).

The Trustees have considered their needs and understand the risks involved with investing a significant portion of their superannuation benefits into one particular investment. They understand the risks involved with a lack of diversification of investments in the Fund.

The Trustees are fully responsible for the investment decisions, management and recoverability of these investments.

The Accountant and Auditor have not provided any advice in this regard.

The Trustees make a declaration that they have met the sole purpose test and made this investment at an arm's length basis

Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

Review and Monitoring

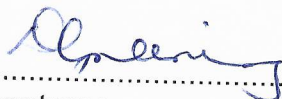
The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

Date:

JARED GREENING

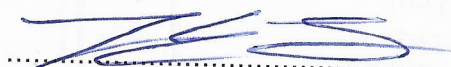
Name

Date:



Signatures

Darlene Greening



Signatures

Investment Strategy

Overview

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

Investment Objectives

The Trustee will at all times act prudently to maximize the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5-year period.
- to have a probability of zero or 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 will invest in a portfolio of assets according to market conditions and within the ranges specified below:

Asset Allocation

The targeted asset allocation will be in the following ranges:

| <u>Asset Class</u> | <u>Target Range</u> | <u>Benchmark</u> |
|------------------------------|---------------------|------------------|
| Australian Shares | 5 - ... % | .. % |
| International Shares | 0 - 0 % | 0 % |
| Cash | ... -... % | ... % |
| Australian Fixed Interest | 0 - 0 % | 0 % |
| International Fixed Interest | 0 - 0 % | 0 % |
| Mortgages | 0 - 0 % | 0 % |
| Direct Property | 0 - 0 % | 0 % |
| Listed Property | 0 - 0 % | 0 % |
| Other Investments | 95 -... % | .. % |

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SMSF

Investment Strategy

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Name

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Investment Analysis

Table 1