

30/7/2019

Ralph William Craig
Nelson Superannuation Fund
34 Nautilus Way
Lakes Entrance, Victoria 3909

Dear Sir/Madam,

RE: Work Test Declaration

I declare that I am aged between 65 and 74 inclusive and satisfied the work test requirement of being gainfully employed for at least 40 hours in a 30 day period in the 2020 financial year. Accordingly, the fund can accept my employer and personal superannuation contributions.

Yours faithfully,



Ralph William Craig

Additional information:

Date of Birth: Provided

Total employer superannuation contributions: \$18602.00

Total personal superannuation contributions: \$50000.00

20/11/2019

Antonia Claire Nelson
Nelson Superannuation Fund
34 Nautilus Way
Lakes Entrance, Victoria 3909

Dear Sir/Madam,

RE: Work Test Declaration

I declare that I am aged between 65 and 74 inclusive and satisfied the work test requirement of being gainfully employed for at least 40 hours in a 30 day period in the 2020 financial year. Accordingly, the fund can accept my employer and personal superannuation contributions.

Yours faithfully,



Antonia Claire Nelson

Additional information:

Date of Birth: Provided

Total employer superannuation contributions: \$17500.00

Total personal superannuation contributions: \$50000.00

Nelson Superannuation Fund

Projected Investment Strategy

Overview

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

Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

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.
- to consider the need to hold a policy of insurance for one or more members of the fund.

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>
Australian Shares	0 - 30 %
Cash	0 - 30 %
Direct Property	0 - 90 %

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.

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.

Nelson Superannuation Fund
Projected Investment Strategy

Date 01/07/2019



Antonia Claire Nelson

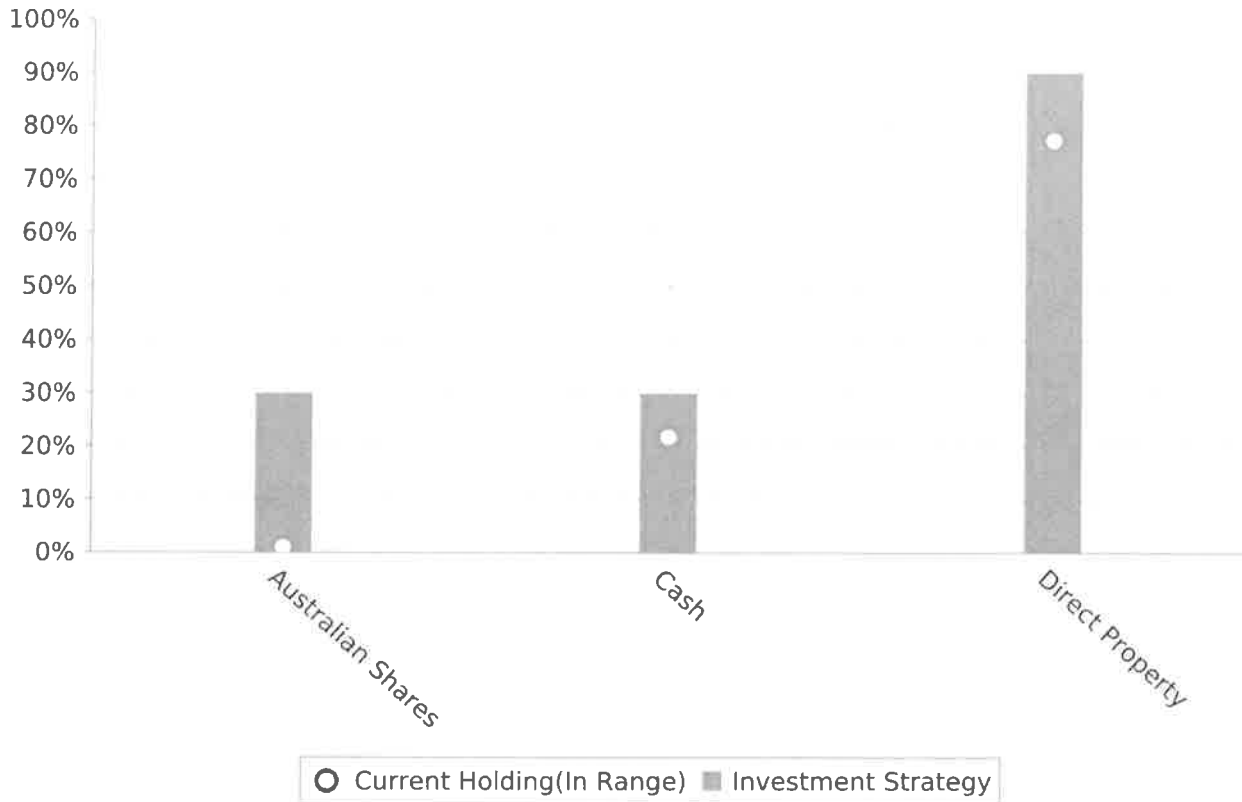


Ralph William Craig

Nelson Superannuation Fund

Investment Strategy Comparison Report

As at 30 June 2020



Asset Type	Current Holding		Investment Strategy		Portfolio Position
	\$	%	Min %	Max %	
Australian Shares	9,236.59	0.92%	0.00%	30.00%	Within Range
Cash	218,060.42	21.78%	0.00%	30.00%	Within Range
Direct Property	773,750.00	77.29%	0.00%	90.00%	Within Range
	<u>1,001,047.01</u>				