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**9 Insurance for Members**

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The trustee/s has/have considered whether the Fund will hold a contract of insurance that provides insurance cover for its members.

Based on a needs analysis by the trustee/s, and taking into account insurance that is held outside of super and the ages of the member/s, the following was concluded:

Member	Insurance Type	Amount
Andrew Morgan	Life Insurance	\$1,583,326
Andrew Morgan	TPD Insurance	\$1,583,326
Andrew Morgan	Income Protection Insurance	\$5,000 per month

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**10 Borrowing**

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The trustee/s have considered borrowing through a limited recourse borrowing arrangement to fund the acquisition of an investment. The following matters were considered:

- i. the risks involved in making, holding and realising the investment under a limited recourse borrowing arrangement;
- ii. the likely return from the investment under a limited recourse borrowing arrangement;
- iii. the diversity of investments generally;
- iv. the liquidity and cash flow consequences of holding the investment under a limited recourse borrowing arrangement;
- v. the time the members have until they retire;
- vi. the fund's cash flow requirements; and
- vii. the investment risk tolerance of the members.

The Fund trustee/s will borrow to acquire the beneficial interest in the investment. The lenders' rights on any default of the borrowing or the sum of the borrowing and charges related to the borrowing are limited to rights relating to that investment or any replacement of that investment.

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**11 Review**

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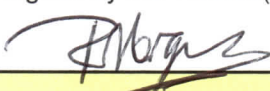
The Trustee/s may review this strategy as required. Regular reviews will be conducted annually

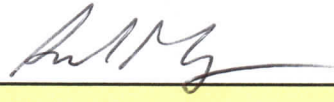
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**Signature**

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Signed by the Trustee(s):

  
20 / 2 / 20 17

  
20 / 2 / 20 17