

J & K Investment SMSF

The Following document details the Investment Strategy of J&K Investment SMSF.

The members of the funds are Jason Richard White (aged 50) currently employed with RJE Engineering, for the last 7 years.

The other member is my Partner of 15 years Karina Ann Asher (aged 50), currently employed with Origin Energy for the last 12 years.

The funds are in the sole account of Jason Richard White and are currently invested with CBUS, and this is the only superannuation account I have. All super contributions are paid into this account, however I will be changing this going forward so all contributions are paid into the J&K Investment SMSF, so we can continue to invest in bullion going forward.

As of 12th September 2022, the total funds in CBUS account for Jason Richard White are \$245,646 assuming there will be some fees to transfer to the J&K Investment SMSF account.

OBJECTIVES

The funds will be transferred into the J&K Investment SMSF account, and approx 90% of the funds will be used for silver bullion, and the balance of 10% will be purchased on Gold.

We have invested in silver over the last few years and really see this as an opportunity to put Jason's super funds to better use and overall see better returns on our investment.

By the time Karina and I reach the age of retirement, I do not believe there will be any government pension benefits, so we need to do what we can now to secure enough funds to live comfortably and not stress about money.

With huge increases in inflation, and the value of the Australian Dollar dwindling, I don't believe you can go wrong with precious metals, and Karina and I have considered the risks associated with of diversification.

In 2021 my CBUS investment was \$232,898 and in 2022 this was \$236,458 which is an increase of 1.52%, as it stands from 2022 to current this is showing gains of around 3.60%, which is not great, and I believe silver will give Karina and I far more returns on our investments for the future.

I moved to Australia in 2006, and if I had invested \$100,000 into silver bullion, as it stands today this would have given me a return of over 103% which is so much more than what I receive from CBUS. I fully understand there are highs and lows with any investment but with the current demand for silver due to being used in so many products I really see this as a solid investment, looking at it long term.

If anything was to happen to Jason Richard White, then Karina Ann Asher would become the sole beneficiary of the J&K Investment SMSF account, and the same applies if anything was to happen to Karina Ann Asher, then Jason White would be the sole beneficiary of the J&K Investment SMSF account. Should anything happen to both of us, the beneficiaries would be as per our last will and testimonies.

PURCHASES

All bullion purchases will be via reputable dealers i.e., ABC Bullion, As Good as Gold Australia etc., all of these I have dealt with in the past and they have provided excellent service.

All silver bullion purchases will have all necessary receipts, and invoices, and all have the relevant Hallmarks that will show the purity of the product.

As it stands, I'm looking to purchase anything from 1oz up to and including 5kg Bars depending on cost at the time.

STORAGE / SECURITY

Once the funds have transferred into the J&K Investment SMSF account I will be purchasing a safe adequate in size to hold the relevant bullion purchased. This will be taken to a secure facility and stored in a large closet / walk-in robe. The facility will have 24/7 security cameras as well, and ongoing monthly rental costs which will be paid for out of the J&K SMSF Investment account.

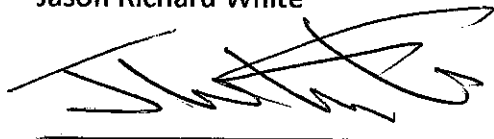
INSURANCE

I have investigated insurance options and depending on which storage facility we will use as some offer insurance, if this is not adequate, I will look at external insurance companies, and will of course, make sure that any insurance I take out will cover the replacement cost of the Bullion.

In closing, back in 2003 1oz of silver had around \$7.18 spot price, and over the years has continued to grow quite steadily. Today the spot price is around \$27.41 which is a percentage increase of 281.75% over the last 19 years, and with such a high demand for silver and the changes we have seen over the past few years in the world and economy, bullion is a good investment.

Executed by the Trustees for J&K SMSF investment

Jason Richard White



Karina Ann Asher