## Khan Family Superannuation Fund

21a Lynwood Avenue

Killara NSW 2071

## Investment Strategy

**INVESTMENT**

**OBJECTIVES:** To maximise returns and minimise the risks of investment of the fund’s assets in managing and providing superannuation benefits to members and their dependants in meeting their retirement needs. To ensure all investments are consistent with the appropriate Superannuation Legislations and the fund’s investment strategy.

**RISK, RETURN**

**AND DIVERSIFICATION**

Each investment decision will be made with due regard to the associated, risk and expected return. The trustees will seek financial advice where necessary. To maximise overall returns of the fund’s investments and minimise the exposure of risk from any particular investment, the fund will maintain a diversified portfolio. The fund’s investment will include but not limited to Cash and cash equivalents, Equities (both Australian and International), Debt securities, direct and indirect property, trusts and managed funds, Indicative asset classes are as set out below:

**ASSET CLASS INDICATIVE RANGES**

##### Cash & Money Market 0.01% to 20% Securities

Australian Fixed Interest 0% to20%

Australian Managed Funds 0% to 20%

Direct and Indirect Property 80% to 99.99%

Australian Shares 0% to 20%

International Shares 0% to 20%

Additionally the trustees may use derivatives where appropriate as a means of hedging investment risks and maximising investment return. The trustees reserve the right to make any investment that is permitted under the superannuation rules, the fund’s trust deed and may amend this investment strategy to ensure such an investment is consistent with the investment strategy of the fund.

**LIQUIDITY** Each investment decision will be made with due regard to the cash flow requirements of the fund. The trustees will consider the liabilities (current and prospective) of the fund and ensure adequate cash is maintained by the fund to meet its liabilities as they fall due. The fund’s liquidity needs will be considered at the time of each investment and also during the regular review of the fund’s portfolio and investment strategy. The trustees may borrow money to finance the acquisition of investments as appropriate in accordance with the superannuation laws.

**INSURANCE**

**COVER:** The trustees will assess the need of insurance for all members and will seek insurance advice where necessary to ensure all members are adequately insured. Insurance policies may be held by the fund or by members personally.

**COMMERCIAL**

**INVESTMENT**

**PROPERTY:** The trustees believe that the commercial property at 80-82 Appin Road, Appin NSW is a solid investment for the Superannuation Fund and will generate enough income to cover current and future pension payments for the members of the Fund.

**REVIEW:** The investment strategy will be reviewed regularly and at least once a year at the end of financial year. The investment strategy may be revised as appropriate where the trustees’ investment objectives change or to include a particular class or type of investment. The fund’s investment portfolio will be reviewed at least quarterly.

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Mazahir Khan

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Arifa Khan

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Omar Khan

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Harrison Khan