

# THE STOCKMAN SUPER FUND

## INVESTMENT STRATEGY

### Purpose of the fund

The purpose of THE STOCKMAN SUPER FUND is to provide retirement benefits for members and their dependants. Benefits are provided through the maintenance of an accumulation account for each member and the payment of lump sums and Account Based Pensions when a member satisfies a condition of release and requests a benefit.

### Membership Profile

Member Name	Date of Birth	Account Profile
Peter Laurence Stockman	17/04/1955	Pension + Accumulation

### Risk Profile

The risk from the investments of the fund and the benefits from returns on such investments is borne by the members. The Trustee/s are aware of the risk profile of each member and this has been considered in setting an appropriate risk/return trade-off for the investments selected.

### Liquidity

The Trustee/s acknowledge the fund needs to have sufficient liquidity to pay the funds ongoing expenses, tax liabilities and member benefits. The Trustee/s will ensure the fund retains enough liquidity to meet these needs by holding adequate cash reserves or assets that can be liquidated in a timely manner.

The member/s of the fund are predominately in pension phase, however, maintain accumulation balances for annual contributions. To ensure liquidity for regular pension payments the Trustee/s have focused on investments in Australian Shares and Direct Property with strong income yields.

### Diversification

In determining investments, the Trustee/s have had regard to appropriate levels of diversification to manage and control the risk and volatility of returns accruing from different asset classes. Diversification is usually obtained by investing across a range of asset classes, investing in a number of assets within a single asset class, investing in different markets (i.e Australia and Overseas) or investing in different funds with different management styles.

The Trustee/s have a well-diversified portfolio across Cash, Australian Shares and Direct Property. The Trustee/s are comfortable with this level of diversification based on the Trustee/s own knowledge and experience across these asset classes.

### Asset Allocation

The targeted asset allocation takes into account the liquidity needs of the fund, asset diversification and investment timeframes. The following asset classes and ranges will be targeted by the Trustee/s:

Asset Class	Indicative Long Term Range
Cash & Fixed Interest	2-40%
Australian Shares	40-70%
International Shares	0-20%
Property Trusts/Funds	0-20%
Direct Property	10-30%
Other (collectables, gold, silver, etc)	0%

**Time Frame**

The Trustee/s have considered the age of the member/s and the time frame for investments is medium-term (3-5 years). As the member/s has reached retirement age (65-67 years of age) and are predominantly in pension phase, investments with strong income yields have mainly been chosen to fund pension payments and to allow the fund to hold onto investments without the need to regularly sell down investments to meet liquidity needs.

**Insurance**

The Trustee/s have considered the insurance needs of the fund's members, the fund's liquidity requirements and other risks in the event of the death or disablement of a member, and where required have obtained the appropriate type and level of insurance. The Trustee/s will review the insurance needs of each member on an on-going basis and amend, acquire or cancel policies as required.

Adopted as the investment strategy for THE STOCKMAN SUPER FUND

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Sign here



Name: Peter Laurence Stockman

17/2/2022

Date