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**ANTIC SUPERANNUATION FUND**  
**INVESTMENT STRATEGY**

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**Overview**

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

**Investment Objectives**

The Trustee will at all times act prudently to maximise the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

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 1% per annum when measured over a rolling 5 year period; and
- to have sufficient liquidity to meet liabilities as and when they fall due.

**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>
Cash	0 - 20 %
Direct Property	85 - 100 %
Other	0 - 15 %

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.

**Risk Associated With Limited Diversification**

The Trustees have given due consideration to the current objectives of the fund, the current market risks of losing capital and returns of investing & holding one asset or one asset class.

After all considerations, the Trustees have come to the conclusion that the property purchased by the fund is of good quality and will hold and increase in value in the near future.

The Trustee in deciding to hold most of the fund assets (Over 66%) in one property or one asset class also considered the age of all the current members of the fund, their wishes, current global investment climate and the funds cash requirements to meet its commitments current and next year's expenses.

The Trustees (and members of the fund) are aware of risks associated with limited diversification of assets, but have decided that holding only one property and one asset class is an appropriate investment strategy for this and next financial year.

The trustees understand that they have the right to make any investment that is permitted under the superannuation rules, the fund's governing rules and may amend this investment strategy, in the future, to ensure that fund investments are consistent with the investment strategy of the fund and meet the investment objectives of the fund.

Trustees will keep a close eye on the property market and the global share & interest earnings investment market and should there be opportunities available to the fund, reconsider to amend the current investment mix to meet the objectives of this fund.

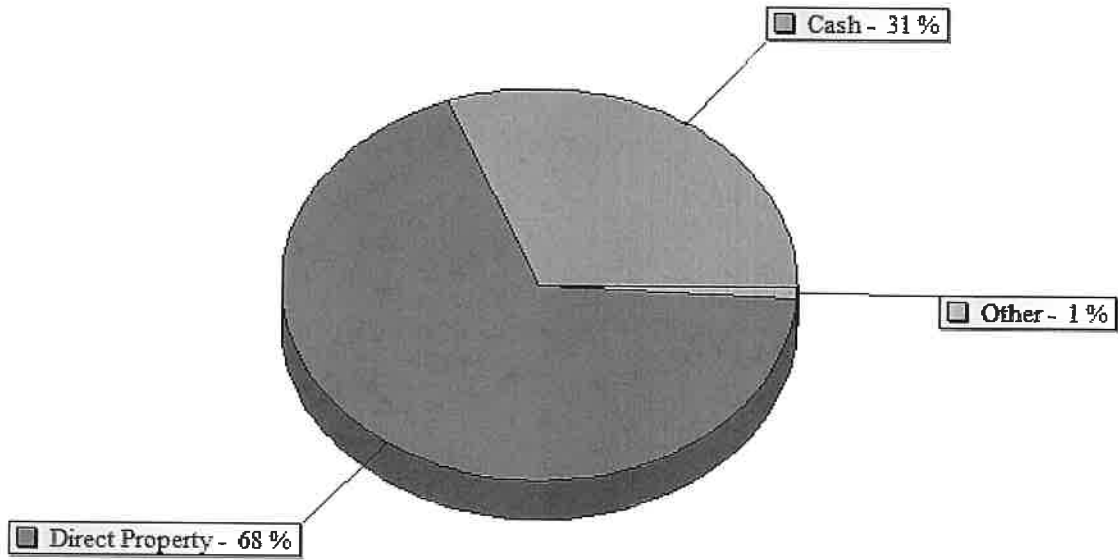
**Insurance**

Whilst death and disability insurance can be held within a self managed superannuation fund, the advantages and disadvantages of them and the specific levels of cover most appropriate to the member's circumstances should be discussed with a Financial Adviser. The Trustee is happy to arrange such insurance cover as requested by the member individually, subject to being able to obtain the level and type of cover requested.

**Review and Monitoring**

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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.



Date: 30/06/2019

Borislav Antic

Erzsebet Antic