

# **Investment Strategy**

## **JAN COOPER SUPERANNUATION FUND**

### **Objectives**

The Trustee considers this Investment Strategy to fulfill the principal objective of maximising Member's returns having regard to risk and is consistent with the investment objectives of the Fund which are as follows:

1. Ensure the capital value of the Fund is always preserved.
2. To achieve a long-term rate of return in excess of the CPI. It is expected that year-on-year returns might vary and that there might be years when returns are negative.
3. To provide a retirement benefit for the Member.
4. To ensure that sufficient assets will be available to meet benefit payments when those payments are due to be paid (solvency).
5. To ensure that sufficient liquid assets will be available to meet benefit payments and liabilities as and when those payments are due to be paid (liquidity).
6. The Fund has a relatively long-time horizon. The Member is prepared to endure a reasonable level of volatility of returns in expectation of long-term growth.

### **Statement on Risk**

Investment risk is borne by the Member, as fluctuation in investment returns will affect the level of the Member's benefits on withdrawal.

### **Diversification**

Diversification is achieved through a mix of Australian or international investments across a range of asset classes. The Trustee recognises that diversification can result in a significant reduction to return volatility while maintaining the level of anticipated return.

The Fund may invest primarily in the property. The Trustee recognises this to be a high level of property-specific risks. The Trustee considers that real property is a secure investment with the prospect of long-term capital appreciation while generating steady income growth.

### **Ability to pay expenses**

Sufficient cash flow will be maintained to discharge administration expenses and other outgoings. The Fund is a defined contribution fund, and the Member is entitled to the accumulation of contributions and earnings in the Member's account on withdrawal.

### **Investment Strategy**

Regarding the investment strategy outlined above the Trustee has adopted an Investment Strategy aimed at accumulating assets in the Fund over the long term. The Trustee can invest within Australia or overseas in the following asset classes:

- Shares and related investments including Listed Property Trusts, options, futures, Exchange Traded Options, warrants and CFDs
- Managed Investments, Unit Trusts, Separately Managed Accounts and related investments
- Foreign exchange
- Physical Metals and Commodities
- Bank operating accounts, cash, bonds, debentures, instalment warrants, fixed term deposits and term deposits
- Virtual Currencies e.g., Bitcoin
- Residential and commercial property, with or without borrowing
- Collectibles and Art
- Other assets considered appropriate by the Trustees and permitted by the Trust Deed and Superannuation Law

**Percentage Investment Range**

The Trustee considers that no specific percentage range for each of the above asset classes should be adopted but each asset should be considered on its own investment merits having regard to an appropriate degree of diversification.

**Insurance Consideration**

The Trustee notes the requirement for the Fund to consider insurance for the benefit of the Member.

A copy of the current investment strategy of the fund will be made available to the member of the fund.

<p>Signature of Director of the Trustee Company</p>  <p>.....</p> <p>JANICE COOPER</p>	<p>Date</p> <p>01 / 07 / 2021</p>
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