



Monday, April 12, 2021

SMSF Investment Strategy

Fund Details

Fund Name	Could Love a Fund
Trustee #1 Name	Brent Jones
Brent Jones DOB	Wednesday, January 25, 1995
Brent Jones Email	brent.jones@interprac.com.au

Trustee Name #2	Mark Phillips
Mark Phillips DOB	Thursday, January 25, 1996
Mark Phillips Email	mark.phillips@interprac.com.au

Trustee Name #3	Clayton Chowdury
Clayton Chowdury DOB	Saturday, January 25, 1997
Clayton Chowdury Email	clayton@eyeplumb.com.au

Trustee Name #4	Greg Williams
Greg Williams DOB	Sunday, January 25, 1998
Greg Williams Email	greg@diesel.com.au

Age Considerations

General Age Considerations

The Trustees have considered the age difference between the members and recognise that changes may be required to the Fund's investment strategy in the future.

Retirement Considerations

Retirement Date - Brent Jones Sunday, April 25, 2060

Retirement Date - Mark Phillips Monday, April 25, 2061

Retirement Date - Clayton Chowdury Tuesday, April 25, 2062

Retirement Date - Greg Williams Wednesday, April 25, 2063

The Trustees have considered the difference between the anticipated retirement dates of the members and:

Recognise that changes may be required to the Fund's investment strategy in the future.

Member retiring in less than 2 years

Not applicable – no members are retiring within 2 years

Member Types - Accumulation, Pension and Mixed

Brent Jones Account Type Accumulation

Mark Phillips Account Type Accumulation

Clayton Chowdury Account Type Accumulation

Greg Williams Account Type Accumulation

Members in both Accumulation & Retirement

Not applicable

Member Insurance Considerations

Please Confirm the following

The Trustees acknowledge that they are required to consider the insurance needs of each member, including Life, Total & Permanent Disability and Income Protection Insurance.

In consultation with each member the Trustees have considered their insurance needs, with the results set out in the dropdown options below.

Brent Jones Life Insurance

The Trustee is satisfied the member has an adequate level of life insurance WITHIN the fund

Brent Jones Total and Permanent Disability Cover (TPD)

The Trustee is satisfied the member has an adequate level of TPD insurance WITHIN the fund

Brent Jones Income Protection Insurance

The Trustee is satisfied the member has an adequate level of income protection insurance OUTSIDE of the fund

Mark Phillips Life Insurance

The Trustee is satisfied the member has an adequate level of life insurance WITHIN the fund

Mark Phillips Total and Permanent Disability Cover (TPD)

The Trustee is satisfied the member has no need for TPD insurance

Mark Phillips Income Protection Insurance

The Trustee is satisfied the member has an adequate level of income protection insurance OUTSIDE of the fund

Clayton Chowdury Life Insurance

The Trustee is satisfied the member has no need for life insurance

Clayton Chowdury Total and Permanent Disability Cover (TPD)

The Trustee is satisfied the member has no need for TPD insurance

Clayton Chowdury Income Protection Insurance

Other, enter information into the Additional Insurance Notes Section

Greg Williams Life Insurance

The Trustee is satisfied the member has an adequate level of life insurance WITHIN the fund

Greg Williams Total and Permanent Disability Cover (TPD)

The Trustee recommends the member seeks advice in relation to their life insurance needs

Greg Williams Income Protection Insurance

The member declines to have Income Protection insurance

Additional Insurance Notes

Clayton is currently seeking Income protection insurance however has not finalised at the time of the completing the investment strategy

Fund Liquidity Considerations

Anticipated annual cash INFLOWS

35000

Anticipated annual cash OUTFLOWS

25000

The trustee has considered the specific liquidity needs of the fund which include:

Administration and accounting expenses

Investment related expenses

Taxation & statutory fees

Insurance premiums for members

Investment settlements

The trustee is satisfied the liquidity needs of the Fund can be met from the following:

Member contributions

Employer contributions

Investment income

Other assets that can be converted into cash

Fund Investment Considerations

What is the Primary Investment Objective of the fund:

Generating a combination of income and capital growth

In setting the investment objective for the fund, the Trustee has taken into consideration the (select all that apply):

Risk profile, investment horizon and retirement objective of each member

Expectations for growth and income

Potential risks

Medium term economic outlook

Investment Allocations and Weightings

Investment Allocations

	Low (%)	High (%)	Target (%)
Cash Products including term deposits	5	30	15
Mortgage Funds	0	0	0
Fixed Interest	5	50	35
Direct Australian Property (Residential)	0	0	0
Direct Australian Property (Commercial)	0	15	15
Listed Australian Shares/Securities	20	50	25
Listed International Shares	5	50	10
Managed Funds >70% growth assets	0	0	0
Managed Funds >50% growth assets	0	0	0
Managed Funds >30% growth assets	0	0	0
Managed Funds -30% growth assets	0	0	0
Structured Products	0	0	0
Unlisted Australian Shares	0	0	0
Unlisted Assets	0	0	0
Other	0	0	0

Members Declaration

We acknowledge the *SMSF Investment Strategy Preparer* is a tool that can be used to assist with the preparation of an investment strategy for our SMSF. The tool does not constitute financial advice of any kind, and merely provides a structured framework to follow. The output relies solely on the trustee/s giving due consideration to each element and providing responses that are accurate and take into consideration the needs of each fund member, the investment approach and the assets of the fund.

Each Trustee should sign in the place indicated below.

Trustee #1 Name

Brent Jones

Trustee Name #2

Mark Phillips

Trustee Name #3

Clayton Chowdury

Trustee Name #4

Greg Williams