

## SMSF Investment Strategy — Life Insurance Consideration

In consideration of the insurance needs of members, the trustees of the [Insert name of fund] superannuation fund adopted the following process:

- Assessed the outstanding liabilities of each fund member
- Assessed the liabilities of the SMSF and potential consequences of the death of a member
- Assessed the potential needs of member's dependants and or beneficiaries in the event of death or TPD.
- Assessed the appropriateness of life insurance, TPD insurance and income protection insurance products available
- Investigated and evaluated the cost of holding insurance within the SMSF
- Considered any insurance held by members outside of superannuation

Following the process set out above, trustees have resolved that it is appropriate to take out the following levels of insurance cover for each of the fund members:

<b>Members Name</b>	<b>Death Cover</b>	<b>TPD</b>	<b>Income Replacement</b>
<span style="color: red;">1</span>			
<span style="color: red;">2</span>			
<span style="color: red;">3</span>			
<span style="color: red;">4</span>			