



## Strictly Private and Confidential

In taking the time to complete this profile, you will be providing your adviser with the information needed to provide services and personal advice, tailored to your circumstances.

We appreciate that you may not have the information necessary to fill out all sections. Please complete the profile as best as you can before meeting with your adviser. All details you provide will be treated confidentially and used for the purpose of administering our relationship with you and for providing products and services to you.

You should ensure that your adviser is kept informed of any material changes to the information you have supplied.

Client Name(s)

Adviser Name



## Your Financial Profile

### Personal Details

	YOU	YOUR PARTNER
Title	<input type="text"/>	<input type="text"/>
Family Name	<input type="text"/>	<input type="text"/>
Given Name	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
Marital Status	<input type="text"/>	<input type="text"/>

### Contact Details

	YOU	YOUR PARTNER
Address	<input type="text"/>	<input type="text"/>
Suburb, State, Postcode	<input type="text"/>	<input type="text"/>
Home Phone	<input type="text"/>	<input type="text"/>
Mobile	<input type="text"/>	<input type="text"/>
Email	<input type="text"/>	<input type="text"/>

### Employment Details

	YOU	YOUR PARTNER
Occupation	<input type="text"/>	<input type="text"/>
Employment status	<input type="text"/>	<input type="text"/>
Expected retirement age	<input type="text"/>	<input type="text"/>
Gross annual income	<input type="text"/>	<input type="text"/>
Government assistance	<input type="text"/>	<input type="text"/>
Investment income	<input type="text"/>	<input type="text"/>
Total annual income	<input type="text"/>	<input type="text"/>
Yearly expenses	<input type="text"/>	<input type="text"/>

Do you expect any significant change in income or expenses: Yes  No

If yes, please provide detail:



## Assets and Liabilities

### Personal Assets

	MARKET VALUE	GROSS INCOME P.A.	OWNER
Family Home			
Contents			
Motor Vehicle			
Holiday Home			
Other			

### Investment Assets

	MARKET VALUE	GROSS INCOME P.A.	OWNER
Cash			
Shares			
Managed Investments			
Investment Properties			
Other			

### Liabilities (What You Owe) e.g Personal loans, business loans etc

	LENDER	OWNER	AMOUNT OWING
Mortgage (Home)			
Credit Cards			
Investment Loans (investment leverage, investment property, etc)			
Other			
Other			

### Superannuation Funds

NAME OF FUND	MARKET VALUE	GROSS INCOME P.A.	OWNER





## Your Risk Profile

Prior to considering any specific investment options, it is necessary to agree on how much of your overall portfolio should be invested in growth assets versus defensive assets. This section will help your adviser understand what type of investor you can afford to be and will enable your adviser to recommend a personal asset allocation tailored to your needs.

Please complete the questions below by choosing the answer which most closely describes you.

1. **Have you previously dealt with another broker?** Yes  No

2. **Which of the following best describes your current stage life?**

	Points
<input type="checkbox"/> <b>Single with few financial burdens.</b> Looking to accumulate wealth. Require access to cash for entertainment such as holidays, shopping, cars etc.	50
<input type="checkbox"/> <b>A couple without children.</b> Preparing for the future by establishing a home. Require access to cash for consumer items.	40
<input type="checkbox"/> <b>A young family.</b> You have a mortgage and maintain only a small amount of cash.	30
<input type="checkbox"/> <b>Mature family.</b> You have your mortgage under control and are in your peak earning years. You are thinking about retirement although it may be years away.	50
<input type="checkbox"/> <b>Preparing for retirement.</b> You most likely own your own home and have few financial burdens. You want to ensure that you can afford a comfortable retirement that will include travel and recreation.	20
<input type="checkbox"/> <b>Retired.</b> You rely upon existing funds and investments to maintain your lifestyle. You may be receiving the pension.	10

3. **How familiar are you with investment markets?**

	Points
<input type="checkbox"/> Very little understanding or interest	10
<input type="checkbox"/> Not very familiar	20
<input type="checkbox"/> Have enough experience to understand the importance of diversification	30
<input type="checkbox"/> Understand that markets can be volatile and that different market sectors offer different income, growth and taxation characteristics	40
<input type="checkbox"/> Very experienced with all market sectors and understand the various factors which influence performance.	50

4. **Which two of the following investment objectives would you consider are important to you:**

	Points
<input type="checkbox"/> Preservation of capital ie. that the money invested will not fall in value	10
<input type="checkbox"/> Need for regular income from the investments	10
<input type="checkbox"/> Opportunity for capital growth	20
<input type="checkbox"/> Opportunity for profit through short term trading	30
<input type="checkbox"/> Need to be able to readily cash-in the investment	40



5. Please select the option that best describes your attitude to risk?	Points
<input type="checkbox"/> Very Low – you prefer guaranteed returns	10
<input type="checkbox"/> Low – you prefer stable, reliable returns	20
<input type="checkbox"/> Medium – you can tolerate some variability in returns	30
<input type="checkbox"/> High – you can tolerate variability in returns	40
<input type="checkbox"/> Very High – you can tolerate unstable, but potentially higher returns.	50

6. What is your investment timeframe?	Points
<input type="checkbox"/> Less than 2 years	50
<input type="checkbox"/> Between 2 and 5 years	30
<input type="checkbox"/> Longer than 5 years	10

7. Can you provide an indication of your trading policy?	Points
<input type="checkbox"/> Passive	10
<input type="checkbox"/> Active	50
<input type="checkbox"/> Combination of active and passive	30

8. In light of current interest rates, what return do you reasonably expect to achieve from your investments?	Points
<input type="checkbox"/> Standard term deposit rate as you don't want to risk your capital.	0
<input type="checkbox"/> Current inflation rate plus 2 to 4% per annum	20
<input type="checkbox"/> Current inflation rate plus 5 to 7% per annum	30
<input type="checkbox"/> Current inflation rate plus 8 to 12% per annum	40
<input type="checkbox"/> Current inflation rate and over 12% per annum	50

**Total Investor Risk Profile Score**

**Your Investor Profile is**

See next page for Investor Profiles.





The information I/we have provided in this Risk Profile is accurate to the best of my/our knowledge.

Your Signature

Your Partner's Signature

Please Print Name

Please Print Name

Date

Date

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