

Client Particulars

Private and Confidential

Client _____

Client _____

Adviser _____

Address _____

Date _____

Important Notice to Clients

In order for us to provide financial planning advice to you, we need to have a reasonable basis for that advice. The information requested in this Client Profile is one of the tools we use to establish a basis for the advice we will provide. It is therefore important for you to complete this document as accurately and fully as possible. Failure to do so could result in advice being provided that is not appropriate to your individual needs, circumstances and objectives.

Personal Information

Your Details

	Client 1	Client 2
Title	_____	_____
Surname	_____	_____
Given Names	_____	_____
Preferred Name	_____	_____
Date of Birth	____ / ____ / ____	____ / ____ / ____
Sex	Male / Female	Male / Female
Marital Status/Relationship	_____	_____
Are you a smoker?	Yes / No	Yes / No
Employment Status	Full Time / Part Time / Casual / Retired / Home maker / Unemployed	Full Time / Part Time / Casual / Retired / Home maker / Unemployed
Employer	_____	_____
Employer Address	_____	_____
Occupation/Title	_____	_____
Qualifications	_____	_____

Your Contact Details

	Client 1	Client 2
Residential Address	_____	_____
Postal Address (if applicable)	_____	_____
Home Phone	_____	_____
Home Fax	_____	_____
Home Email	_____	_____
Mobile	_____	_____
Business Phone	_____	_____
Business Fax	_____	_____
Business E-mail	_____	_____
Preferred Contact	Home / Work / Mobile / E-mail	Home / Work / Mobile / E-mail

Your Dependants

(eg Parents, Children)

Name	Relationship	Date of Birth	Financially Dependent	Dependent Until Age
_____	_____	/ /	Yes / No	_____
_____	_____	/ /	Yes / No	_____
_____	_____	/ /	Yes / No	_____
_____	_____	/ /	Yes / No	_____

Assets and Liabilities

	Owner	Amount	Comments
Assets			
Principal Home	_____	\$ _____	_____
Home Contents	_____	\$ _____	_____
Motor Vehicles	_____	\$ _____	_____
Boat/Marine Equipment	_____	\$ _____	_____
Caravan	_____	\$ _____	_____
Own Business	_____	\$ _____	_____
Investments (eg Shares/Managed Funds/Cash)	_____	\$ _____	_____
Superannuation	_____	\$ _____	_____
Other	_____	\$ _____	_____
Total Assets		\$ _____	

	Owner	Interest Rate	Amount	Comments
Liabilities				
Home Loan	_____	_____	\$ _____	_____
Motor Vehicles Loan	_____	_____	\$ _____	_____
Personal Loan	_____	_____	\$ _____	_____
Credit Cards	_____	_____	\$ _____	_____
Investment Loan	_____	_____	\$ _____	_____
Other	_____	_____	\$ _____	_____
Total Liabilities			\$ _____	
Total Net Worth			\$ _____	

Investment Properties

	Investment Property 1	Investment Property 2	Investment Property 3
Description	_____	_____	_____
Owner	_____	_____	_____
Date Purchased	____ / ____ / ____	____ / ____ / ____	____ / ____ / ____
Purchase Price	\$ _____	\$ _____	\$ _____
Current Value	\$ _____	\$ _____	\$ _____
Amount Borrowed	\$ _____	\$ _____	\$ _____
Interest Rate	_____	_____	_____
Term (Yrs)	_____	_____	_____
Type of Loan	P&I / I only	P&I / I only	P&I / I only
Loan Repayment	\$ _____	\$ _____	\$ _____
Rental Income	\$ _____	\$ _____	\$ _____
Expenses/Rates	\$ _____	\$ _____	\$ _____
Agent Fees	\$ _____	\$ _____	\$ _____
Insurance	\$ _____	\$ _____	\$ _____

Your Income

Before-tax income	Client 1	Client 2
Salary/wages	\$ _____ <i>per</i>	\$ _____ <i>per</i>
Other (eg Rental, Family allowance)	\$ _____ <i>per</i>	\$ _____ <i>per</i>
	\$ _____ <i>per</i>	\$ _____ <i>per</i>
	\$ _____ <i>per</i>	\$ _____ <i>per</i>
	\$ _____ <i>per</i>	\$ _____ <i>per</i>
	\$ _____ <i>per</i>	\$ _____ <i>per</i>
Total Annual Before-tax income	\$ _____	\$ _____
Combined Annual Total (Client 1 + Client 2)	\$ _____	

Your Budget Planner - Estimated Expenses

Determining your regular expenses is an important step in identifying the level of income you need to support day to day living expenses and the gaps or surpluses to be explored further with your financial planner. Please take the time to complete this as accurately as possible. If you already have a budget in place or know your total annual expenses please go directly to the next page.

	Amount	Frequency (Wk, Mth, Qtr)	Yearly Total	Is this expense tax deductible?
Living Expenses				
Food	\$		\$	
Clothing	\$		\$	
Medical/Dental/Pharmacy	\$		\$	
Alcohol/Cigarettes	\$		\$	
Public Transport/Taxi Fares	\$		\$	
Other Personal Spending - Client 1	\$		\$	
- Client 2	\$		\$	
Total Living Expenses			\$	
Entertainment Expenses				
Travel and holidays	\$		\$	
Dining Out	\$		\$	
Sport/Recreation/Hobbies	\$		\$	
Club memberships/Sporting fees etc	\$		\$	
Books/Magazines/Newspapers	\$		\$	
Other entertainment	\$		\$	
Total Entertainment Expenses			\$	
Housing Expenses				
Mortgage/Rent	\$		\$	
Council/Shire/Body Corporate/ Water Rates	\$		\$	
Electricity/Gas/Telephone etc	\$		\$	
House and Contents Insurance	\$		\$	
Home maintenance	\$		\$	
Furnishings/Appliances	\$		\$	
Total Housing Expenses			\$	
Motor Vehicle Expenses				
Loan/Lease Repayments	\$		\$	
Registration and Third party	\$		\$	
Insurance	\$		\$	
Petrol and other running costs	\$		\$	
Maintenance/Service/Repairs	\$		\$	
Licence fees/Fines/Parking/Road assistance	\$		\$	
Total Motor Vehicle Expenses			\$	
Insurances				
Medical/Health	\$		\$	
Life and TPD	\$		\$	

	Amount	Frequency (Wk, Mth, Qtr)	Yearly Total	Is this expense tax deductible?
Income Protection	\$		\$	
Via superannuation contributions	\$		\$	
Trauma Cover	\$		\$	
Total Insurances			\$	
Miscellaneous Expenses				
Professional Services (eg Accountant fees)	\$		\$	
Professional Memberships	\$		\$	
Work Related Expenses (eg Uniforms, Travel)	\$		\$	
Gifts and donations	\$		\$	
Education expenses	\$		\$	
Child care	\$		\$	
Pet/Vet Fees	\$		\$	
Savings Plans (Existing Investments)	\$		\$	
Capital expenses to investment properties	\$		\$	
Other vehicle expenses (boat, caravan etc)	\$		\$	
Investment Loans	\$		\$	
Credit Cards	\$		\$	
Other Loans	\$		\$	
Other	\$		\$	
Other	\$		\$	
Total Miscellaneous Expenses			\$	
Total Expenses			\$	

Determining Your Investment Risk Profile

When investing it is important that you consider the level of risk as well as the return on an investment in view of your circumstances and investment goals. Risk means different things to different investors. For some, investment risk means the likelihood of a loss of capital, while for others it is the level of volatility of an investment, or the risk of an asset not producing enough to live on.

This Investment Risk Profile questionnaire has been designed to assist you in making an investment decision. It asks some questions regarding your goals, time frames and comfort with investments to provide a guide to your investor profile. Your investor profile then determines a benchmark asset allocation for your investments. Please complete the questions below by choosing the answer which most closely describes you.

1. For how long would you expect most of your money to be invested before you would need to access it?

- | | |
|--|----|
| <input type="checkbox"/> Less than 12 months | 10 |
| <input type="checkbox"/> Between 1 and 3 years | 20 |
| <input type="checkbox"/> Between 3 and 5 years | 30 |
| <input type="checkbox"/> Between 5 and 7 years | 40 |
| <input type="checkbox"/> Longer than 7 years | 50 |

Score

2. If you consider current interest rates what overall level of return (after inflation) do you reasonably expect to achieve from your investments over the period you wish to invest for?

- | | | | |
|---|----|----------------------------------|----|
| <input type="checkbox"/> A reasonable return without losing any capital * | 10 | <input type="checkbox"/> 1-3% | 20 |
| <input type="checkbox"/> 4-6% | 30 | <input type="checkbox"/> 7-9% | 40 |
| | | <input type="checkbox"/> Over 9% | 50 |

Score

3. Assuming you had no need for capital, how long would you allow a poorly performing investment to continue before cashing it in (assuming the poor performance was mainly due to market influences)?

- | | | | |
|---|----|---|----|
| <input type="checkbox"/> You would cash it in if there was any loss in value* | 0 | <input type="checkbox"/> Less than 1 year | 10 |
| <input type="checkbox"/> Up to 3 years | 20 | <input type="checkbox"/> Up to 5 years | 30 |
| <input type="checkbox"/> Up to 10 years | 50 | <input type="checkbox"/> Up to 7 years | 40 |

Score

4. How familiar are you with investment markets?

- | | |
|--|----|
| <input type="checkbox"/> Very little understanding or interest | 10 |
| <input type="checkbox"/> Not very familiar | 20 |
| <input type="checkbox"/> Have had enough experience to understand the importance of diversification | 30 |
| <input type="checkbox"/> I understand that markets may fluctuate and that different market sectors offer different income, growth and taxation characteristics | 40 |
| <input type="checkbox"/> I am experienced with all investment classes and understand the various factors that may influence performance. | 50 |

Score

5. There is generally a greater tax efficiency when investing in more volatile investments. With this in mind, which of the following would you be more comfortable with?

- | | |
|--|----|
| <input type="checkbox"/> Preferably guaranteed returns, ahead of tax-savings | 10 |
| <input type="checkbox"/> Stable, reliable returns with minimal tax savings | 20 |
| <input type="checkbox"/> Some variability in returns, some tax savings | 30 |
| <input type="checkbox"/> Moderate variability in returns, reasonable tax savings | 40 |
| <input type="checkbox"/> Higher variability but potentially higher returns, maximising tax savings | 50 |

Score

6. What would your reaction be if six months after placing your investments, you discovered that due mainly to market conditions your portfolio had decreased in value by 20%?

- Horror – Security of your capital is critical and you do not intend to take risks.* 10
- You would cut your losses and transfer your funds to more secure investment sectors. 20
- You would be concerned, but would wait to see if the investments improve. 30
- This was a risk you understood – you would leave your investments in place expecting performance to improve. 40
- You would invest more funds to take advantage of the lower unit/share prices expecting future growth. 50

Score

7. Which of the following best describes your purpose for investing?

- You have an investment time frame of over 5 years. You understand investment markets and are mainly investing for growth to accumulate long-term wealth, or are prepared to use aggressive investments to provide income. 50
- You are not nearing retirement, have surplus funds to invest and are aiming to accumulate long term wealth from a balanced portfolio. 40
- You have a lump sum (eg inheritance or a superannuation rollover payment from your employer) and you are uncertain about what sort of investment alternatives are available. 30
- You are nearing retirement and you are investing to ensure you have sufficient funds available to enjoy your retirement. 20
- You have some specific objectives within the next 5 years for which you want to accumulate sufficient funds. 20
- You want to provide a regular income and/or totally protect the value of your investment capital.* 10

Score

Your Score here determines your Investor Risk Profile. An explanation of the profile in relation to your score is detailed over page and will also be provided as part of your written recommendation.

Total Profile

* If you have answered this question and your total profile score is greater than 100 (Very Conservative Investor) then detail in the notes below your preference for a greater return against your preference for the protection of your investment capital.

Notes

Investor Profile	Benchmark Asset mix**
<p>Very Conservative “Cash” (0-100 Points)</p> <p>May be suitable for investors with a short-term investment horizon or a very low tolerance for risk, seeking a return similar to cash rates.</p>	100% Cash
<p>Conservative “Fixed Interest” (101-140 Points)</p> <p>May be suitable for investors with an investment horizon of at least 3 years and a low risk tolerance, seeking higher than cash returns over the investment timeframe.</p>	100% Defensive
<p>Moderately Conservative “Capital Stable” (141- 170 Points)</p> <p>May be suitable for investors with an investment horizon of at least 3 years and a low to moderate risk tolerance, seeking regular income and the opportunity for some growth over the investment timeframe.</p>	70% Defensive 30% Growth
<p>Moderate “Conservative Growth” (171-200 Points)</p> <p>May be suitable for investors with an investment horizon of at least 3-5 years and a moderate risk tolerance, seeking a mix of income and growth over the investment timeframe from a well-diversified portfolio. This strategy suits investors aiming for a return higher than what is likely from a portfolio dominated by defensive assets but who want lower volatility than what a share fund would likely generate.</p>	50% Defensive 50% Growth
<p>Assertive “Balanced” (201-250 Points)</p> <p>May be suitable for investors with an investment horizon of at least 5 years and a moderate risk tolerance, seeking more growth than income over the investment timeframe. This strategy suits investors aiming for a return higher than what is likely from a more defensive portfolio but who want lower volatility than what a share fund would likely generate.</p>	30% Defensive 70% Growth
<p>Moderately Aggressive “Growth” (251- 300 Points)</p> <p>May be suitable for investors with an investment horizon of at least 5-7 years and a moderate to high risk tolerance, seeking a high exposure to growth assets.</p>	15% Defensive 85% Growth
<p>Aggressive “Share” (301-350 Points)</p> <p>May be suitable for investors with an investment horizon of at least 7 years and high risk tolerance, comfortable with a share portfolio dominated by Australian and international shares.</p>	100% Growth

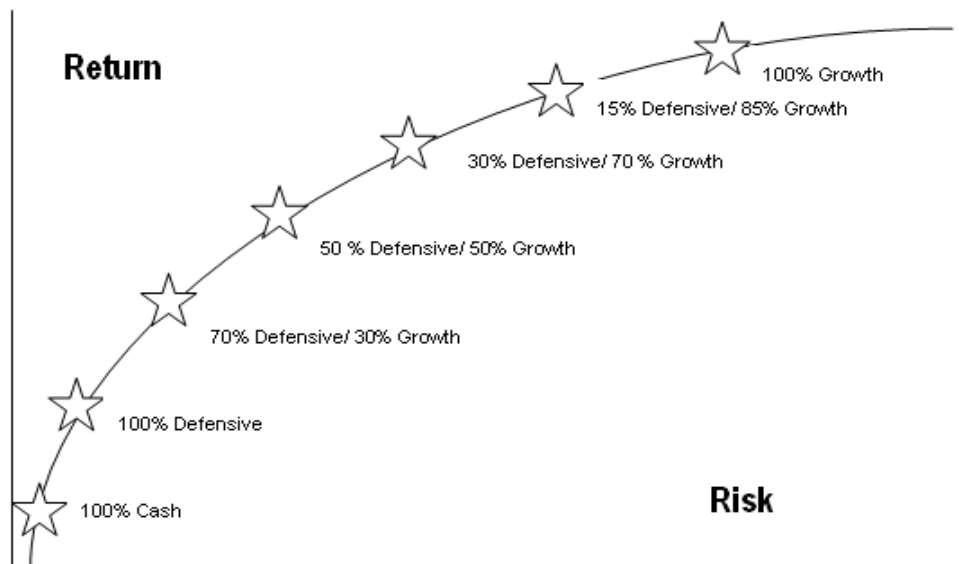
** This demonstrates the benchmark Defensive/Growth asset mix for each investor profile. Defensive assets, such as cash and fixed interest are expected to grow at a slower rate over the longer term but are expected to experience less volatility. Growth assets, such as property and shares have historically grown at a rate greater than inflation over time and usually produce higher returns than defensive assets but can also demonstrate greater volatility in the short term.

Risk & return discussion tools

Having an understanding of what you want your investments to achieve is an important part of the financial planning process.

You must be rational and ensure that your investments assist you in achieving your goals. To do this you must focus on **objective** and **time frame**.

Risk Profile: Spectrum of Return/Risk (for illustrative purposes)



Volatility of Asset Class Returns from 1991-2005 (15 Years)

Calender Year	Cash ¹	Australian Fixed Interest ²	Global Fixed Interest ³	Listed Property ⁴	Australian Shares ⁵	International Shares ⁶
1991	11.22%	24.74%	18.41%	20.08%	34.24%	20.64%
1992	6.94%	10.42%	11.08%	6.99%	-2.31%	5.55%
1993	5.38%	16.34%	14.73%	30.12%	45.36%	24.43%
1994	5.37%	-4.66%	-2.63%	-5.57%	-8.67%	-7.62%
1995	8.05%	18.64%	20.11%	12.74%	20.19%	26.65%
1996	7.58%	11.89%	10.66%	14.49%	14.60%	6.71%
1997	5.63%	12.22%	10.45%	20.31%	12.23%	42.19%
1998	5.15%	9.54%	10.41%	17.95%	11.63%	32.82%
1999	5.01%	-1.21%	0.86%	-4.97%	16.10%	17.57%
2000	6.27%	12.08%	10.10%	17.85%	4.80%	2.49%
2001	5.24%	5.45%	7.40%	14.60%	10.49%	-9.65%
2002	4.77%	8.81%	11.23%	11.76%	-8.64%	-27.14%
2003	4.90%	3.05%	5.57%	8.80%	14.96%	-0.29%
2004	5.62%	6.96%	8.98%	32.01%	27.92%	10.43%
2005	5.74%	5.80%	7.55%	12.50%	22.45%	17.39%
Best 1 year return	11.22%	24.74%	20.11%	32.01%	45.36%	42.19%
Worst 1 year return	4.77%	-4.66%	-2.63%	-5.57%	-8.67%	-27.14%
15 year average return	6.19%	9.34%	9.66%	13.98%	14.36%	10.81%

¹ UBS Warburg Australia 90 Day Bank Bill

² UBS Warburg Australia Composite Bond All Maturities

³ Citigroup World Government Bond Index (AUD Hedged)

⁴ S&P/ASX 200 Listed Property Trust Index

⁵ S&P/ASX 300 (All Ordinaries before 1/4/2000)

⁶ MSCI World ex-Australia (Gross Div \$A)

*** Illustrative purposes only. It is important to note that past performance is no indication of future performance.**

Financial Planning and You

Briefly outline your reasons for seeking financial advice.

1. _____
2. _____
3. _____
4. _____

Your Lifestyle Goals and Objectives

Your short term objectives (within the next 2 years)

What plans or goals would you like to achieve during the next 2 years? (eg a Holiday, purchase of a motor vehicle, purchase a house, renovations, repay mortgage faster, asset protection, start a savings plan, travel, start a family, change jobs, etc.)

If possible, please list in order of priority.

Goals	Start Date	End Date	Estimated Costs
<i>eg Travel around Australia</i>	<i>Sept '03</i>	<i>Feb '04</i>	<i>\$10,000</i>
_____	_____	_____	\$
_____	_____	_____	\$
_____	_____	_____	\$

Your medium term objectives (2 to 5 years away)

What are your medium term plans or goals? (eg Purchase a house, repay mortgage faster, asset protection, boost retirement savings, educate children, travel more often, spend time with the family, replace car, etc.)

Goals	Start Date	End Date	Estimated Costs
_____	_____	_____	\$
_____	_____	_____	\$
_____	_____	_____	\$
_____	_____	_____	\$

Your long term objectives (more than 5 years away)

What are your long term plans or goals? (eg Purchase a business, purchase a holiday home, asset protection, boost retirement savings, be debt free, financial independence, retire, etc.)

Goals	Start Date	End Date	Estimated Costs
_____	_____	_____	\$
_____	_____	_____	\$
_____	_____	_____	\$
_____	_____	_____	\$