

Client investment profile questionnaire

Private and confidential

Client 1

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>		
Given name(s)	<input type="text"/>				
Date completed	<input type="text"/> <input type="text"/>	/	<input type="text"/> <input type="text"/>	/	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Client 2

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>		
Given name(s)	<input type="text"/>				
Date completed	<input type="text"/> <input type="text"/>	/	<input type="text"/> <input type="text"/>	/	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Adviser details

Adviser name

Adviser profile
version date

 / /

FSG version date

 / /

Date FSG supplied
to client

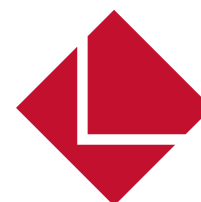
 / /

Why are you completing this questionnaire?

To help us determine a suitable approach to meet your financial goals, we need to understand your attitude towards investing. The answers that you give in this questionnaire will assist us to provide financial solutions which reflect how much investment risk you could take in the investment process which then enables us to identify and recommend suitable strategies and products.

Each investment profile type is developed with certain characteristics based on historical data and widely accepted industry standards. At the end of this questionnaire, we will try to closely match an investment profile to suit your tolerance for investment risk and volatility whilst still working towards meeting your financial goals.

If you need assistance with completing the questions, please ensure you seek assistance from us.



LONSDALE

Section one

Your tolerance for investment risk and volatility

Tip! When answering the questions, do not consider the monies that will be held as a cash reserve or used for emergencies. These monies should not be exposed to negative returns.

		Client 1	Client 2
1. Assuming your portfolio was fluctuating and falling in value, for how long would you be prepared to accept this in order to achieve your financial goals?			
A	I cannot cope, a fall in value is unacceptable		
B	Up to 3 months		
C	Up to 6 months		
D	Up to 12 months		
E	Up to 18 months		
F	I would ride it out – I knew my portfolio could be exposed to prolonged volatility at times		
2. When faced with a major financial decision, what do you focus on?			
A	I always focus on the possible losses		
B	I usually focus on the possible losses		
C	I am more focused on possible losses, but also keep in the mind the possible gains		
D	I am more focused on the possible gains, but also keep in mind the possible losses		
E	I usually focus on the possible gains		
F	I always focus on the possible gains		
3. What amount of investment risk have you taken with your financial decisions in the past?			
A	None (or not applicable as I have not invested before)		
B	A very small amount		
C	A small amount		
D	A moderate amount		
E	A large amount		
F	A very large amount		
4. Investments can fluctuate and move up and down in value (excluding cash-based investments), particularly during the short-term.			
Hypothetically: By how much could the total value of your portfolio drop in value before you would begin to feel concerned?			
A	Any fall in value will make me uncomfortable		
B	A drop of 10% in value		
C	A drop of 15% in value		
D	A drop of 25% in value		
E	A drop of 33% in value		
F	A drop of more than 50% in value		

		Client 1	Client 2
5. Using the same scenario as question 4, if your entire portfolio was valued at \$200,000, at what point would you consider selling?			
A	When it dropped to \$198,000		
B	When it dropped to \$180,000		
C	When it dropped to \$170,000		
D	When it dropped to \$150,000 – I may sell some or all at that point		
E	When it dropped to \$134,000 – I may consider selling a small portion at that point		
F	I would not sell and I would wait for the recovery – I would consider selling only when there is little or no prospect of recovery		
6. Hypothetically: Your available investment funds are \$500,000 and you are considering placing 20% into a single investment (approximately \$100,000).			
The investment is expected to earn about 2-3 times the term deposit rate (eg. 8% and higher). There is a chance of capital loss in this investment. From the below statements, at what point would you begin to be uncomfortable?			
A	If there is any chance of loss and I would not invest		
B	I would be comfortable with a very low chance of loss, say no more than 10%		
C	I would be comfortable with a low chance of loss, say no more than 20%		
D	I would be comfortable with a moderate chance of loss, say no more than 25%		
E	I would be comfortable with a higher chance of loss, say up to 35%		
F	I would be comfortable with a very high chance of loss, say up to 50%		
7. Which of the following group of statements best describe what you would like from your investments? (select only one)			
A	<ul style="list-style-type: none"> • Regular income needed • Tax benefits are not a priority • Preservation of capital is a priority 		
B	<ul style="list-style-type: none"> • Regular income • Happy to accept little or no tax benefits • Some investment growth but not a priority 		
C	<ul style="list-style-type: none"> • Moderate level of income • Some tax benefits • Some growth in capital value (higher than inflation) 		
D	<ul style="list-style-type: none"> • Some income but need growth in capital value especially over the medium to long term • Would like some tax benefits 		
E	<ul style="list-style-type: none"> • High growth in capital value is sought over the long term • Moderate tax benefits • Minimal income is acceptable but not a priority over capital growth 		
F	<ul style="list-style-type: none"> • Primary focus is capital growth over the long term • Income from investments is not needed • Would like investments with tax benefits 		

		Client 1	Client 2
8. Some investments, including good quality investments, can fluctuate quite significantly (either positively or negatively) over a short period. How would you feel if the value of your investment fell in value by 20% in less than a year?			
A	I would be extremely concerned and would want to sell the investment immediately regardless of the possibility of a recovery		
B	I would be very concerned and would make arrangements to change this investment		
C	I would be concerned and if the investment continued to drop over the short-term – I would consider selling even if there was a good chance of recovery		
D	I would not be comfortable and would review the investment regularly with my financial planner to determine whether I remain invested		
E	I would feel a little uncomfortable but I accepted this would be a possibility – I would wait for the recovery and would continue to review the investment at regular intervals with my financial planner		
F	I would not be concerned about short term fluctuations as I am a medium to long term investor – I might seek to invest more because the market is down and the buying price is cheaper		
9. Based on your current financial goals, what amount of investment risk are you currently prepared to take with your financial decisions now?			
A	None		
B	A very small amount		
C	A small amount		
D	A moderate amount		
E	A large amount		
F	A very large amount		
10. Given the investment risk and return relationship, think about whether you would prefer all low risk/ low return, all high risk/ high return or a mix. Which mix would you choose from the list below?			
A	Low returns with a potential combination of: Low risk 100% Moderate risk 0% High risk 0%		
B	Low to moderate returns with a potential combination of: Low risk 70% Moderate risk 10% High risk 20%		
C	Moderate returns with a potential combination of: Low risk 50% Moderate risk 20% High risk 30%		
D	Moderate to high returns with a combination of: Low risk 35% Moderate risk 15% High risk 50%		
E	High returns with a combination of: Low risk 15% Moderate risk 25% High risk 60%		
F	Very high returns with a combination of: Low risk 0% Moderate risk 25% High risk 75%		

Section two

Investment security needs

What amount do you require to be set aside for emergencies or held as a cash reserve?

	Client 1	Client 2	Joint
Cash reserve	\$	\$	\$

What amount (\$ or %), if any, from your investments/ savings do you not want subject to any market movement?

Client 1	Client 2	Joint

Notes

Investment time-frame

* Your time-frame can influence the type of investments available to you. Think about your financial goals and when you would like to achieve them.

In light of your current financial goals, what is the time-frame you anticipate for investing your available funds?
Please answer either in dollar (\$) terms or percentage (%) terms.

	Client 1	Client 2	Joint
0-2 years			
2-5 years			
5-7 years			
Over 7 years			

If you want to invest your money for your retirement, how many years do you have available for investment?

	Client 1	Client 2
Retirement	Yrs	Yrs

Notes

Investment knowledge and experience

Knowledge

How familiar are you with investing and the operation of investment markets?

Client 1	Client 2
<input type="checkbox"/> Very little or not at all	<input type="checkbox"/> Very little or not at all
<input type="checkbox"/> Little (do not understand the terminology)	<input type="checkbox"/> Little (do not understand the terminology)
<input type="checkbox"/> Reasonable understanding and have a good grasp of investments in general	<input type="checkbox"/> Reasonable understanding and have a good grasp of investments in general
<input type="checkbox"/> Strong understanding of investments, asset sectors, volatility and factors that affect investment risk and return	<input type="checkbox"/> Strong understanding of investments, asset sectors, volatility and factors that affect investment risk and return

Experience

What types of investments do you currently hold or have you held in the past?

Client 1	Client 2
<input type="checkbox"/> Basic banking accounts and term deposits	<input type="checkbox"/> Basic banking accounts and term deposits
<input type="checkbox"/> Cash management trusts	<input type="checkbox"/> Cash management trusts
<input type="checkbox"/> Investment property(ies)	<input type="checkbox"/> Investment property(ies)
<input type="checkbox"/> Mortgage trusts	<input type="checkbox"/> Mortgage trusts
<input type="checkbox"/> Share funds – Australian and overseas	<input type="checkbox"/> Share Funds – Australian and overseas
<input type="checkbox"/> Listed shares – Australian	<input type="checkbox"/> Listed Shares – Australian
<input type="checkbox"/> Listed Shares – overseas	<input type="checkbox"/> Listed Shares – overseas
<input type="checkbox"/> Balanced funds	<input type="checkbox"/> Balanced funds
<input type="checkbox"/> Other managed funds	<input type="checkbox"/> Other managed funds
<input type="checkbox"/> Hedge funds	<input type="checkbox"/> Hedge funds
<input type="checkbox"/> Geared investments such as margin lending and instalment warrants	<input type="checkbox"/> Geared investments such as margin lending and instalment warrants
<input type="checkbox"/> Other	<input type="checkbox"/> Other

Have you lost money from an investment in the past?

Client 1: Yes No

Client 2: Yes No

If yes, please detail:

Income requirements

Income needs

If you require income from your investments, do you have a desired amount of income you seek from your investments now (and in the short-term)?

Client 1: Yes No

Client 2: Yes No

If yes, please state the amount of income and frequency:

Client 1	Client 2
Amount:	Amount:
Frequency:	Frequency:

Notes

Investment choices

Depending on your personal views, some people do not wish to invest in alcohol, tobacco or gaming investments, whereas other people’s views on investments can be driven by political, economic, religious or socially responsible views. Then there are people who have not formed a view on such matters and whether such views would impact their financial decisions.

Investment preferences

Are there any asset sectors, investments, brands or industries you wish to avoid?

Client 1: Yes No

Client 2: Yes No

If yes, please outline:

Are there any asset sectors, investments, brands or industries you would like to invest in?

Client 1: Yes No

Client 2: Yes No

If yes, please outline:

Acknowledgement

I/We confirm that I/we:

- have determined a suitable level of investment risk and volatility for me/us to take on with our available investment funds
- are satisfied with the investment profile result and are comfortable with the benchmark asset allocation
- answered the questions in this document honestly and accurately and understand that my/our financial planner will use the investment profile result(s) to recommend appropriate strategies and constructing a portfolio of investments
- have an understanding of the major asset sectors and their key features
- have an understanding of investment risk and volatility
- understand that capital invested may fluctuate and reduce in value and that if the investment is sold at this point, that I/we risk realising a capital loss (excluding cash)
- will seek to inform my/our financial planner of changes to my/our personal and financial circumstances and financial goals, enabling my/our financial planner to recommend any necessary changes.

Client 1 signature Date / /

Print name

Client 2 signature Date / /

Print name