

Risk Profile Questionnaire

1. Which of the following best describes your current situation? (choose one)

- Investor with few financial commitments (eg. single) looking to accumulate wealth for the future
- Investor who has financial commitments (eg. young family) - don't have a lot of money at the moment, but want to save more
- Well established - finances are under control, want to save more and are starting to seriously consider funding retirement
- Retired - depend on investments and keen to maintain lifestyle
- Preparing for retirement - thinking of downsizing home and strategies to release retirement funds

2. How long do you want to invest for? (choose one)

- Less than 1 year
- 1 - 3 years
- 3 - 5 years
- Greater than 5 years

3. Do you plan to make withdrawals from this money during the term of your investment? (choose one)

- Yes
- No

4. What is your primary investment objective? (choose one)

- Retirement
- To buy a new home
- Pay down debt
- Holiday
- Other

5. How would you classify your investment style to reach this investment objective? (choose one)

- Long-term investment focus and will ride out the good and bad times
- Actively trade investments in the short term to maximise gains
- Prefer an investment that has little or no fluctuations in value, ie minimal chance of loss

6. What type of investments have you held in the past or do you currently hold?

- Australian shares or share fund
- Cash management fund
- International share funds
- Managed funds - Other
- Investment property
- Own home
- Geared investment

7. Are you an experienced investor? (choose one)

- Very experienced - have used investments extensively in the past across different sectors and understand the factors that can influence performance
- Somewhat experienced - have an understanding of how investment markets work and returns can fluctuate
- Very little understanding - Have not had a lot of previous experience with investments

8. What type of returns best sums up what you are comfortable with both in the short-term and long-term? (choose one)

- Worst 12 month return: 4% Best 12 month return: 8% Long Term Average: 6%
- Worst 12 month return: -5% Best 12 month return: 20% Long Term Average: 9%
- Worst 12 month return: -10% Best 12 month return: 34% Long Term Average: 10%
- Worst 12 month return: -28% Best 12 month return: 86% Long Term Average: 12%

9. What is your attitude to risk? (choose one)

- Risk does not bother me - am prepared to weather a loss in investment value to get maximum returns
- Want to control the chance of getting a loss in value in return for lower returns
- Don't want loss in value of investment - have a strong need for security of capital

10. What type of return are you expecting / what type of returns best sums up what you are expecting? (choose one)

- I am comfortable with an investment that has a 20% chance of a negative return, including in the first year of my investment in return for higher long-term returns.
- I am comfortable with an investment that has a 15% chance of a negative return, including in the first year of my investment in return for moderately high long-term returns.
- I am most comfortable with an investment that has a low chance of a negative return, including in the first year of my investment in return for lower long-term returns.

11. What would you do if the value of your portfolio fell by 20%? (choose one)

- Sell all the investment
- Sell a portion of the investment
- Do nothing
- Buy more of the investment

12. What is your primary source of income? (choose one)

- Salary and other earnings from a primary occupation
- Earnings from an investment portfolio
- Retirement pension and/or social security

13. Insurance cover is an important consideration (theft, fire, car, death, income, illness etc) - how much cover do you have? (choose one)

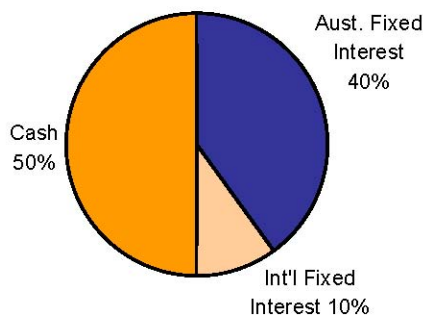
- Very little
- Some
- Considerable
- Complete

Risk/Return profile

It is generally accepted that over the longer-term, potential returns on the more volatile share and property investments are higher than on the more stable interest-based investments. The price of volatile assets can rise and fall. Longer-term investors should consider including a proportion of volatile share and property assets in their portfolio.

Some sample recommended risk profiles are:

Capital Secure Asset Allocation



Capital Secure asset allocation

Suitable for: Investors with low risk tolerance and/or short investment timeframe.

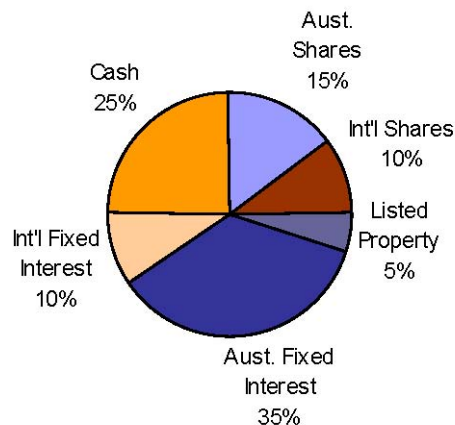
Suitable time frame: 1- 2 years

Approx. % of portfolio in shares and property: 0%

Volatility: Low

Returns: Low

Conservative Asset Allocation



Conservative asset allocation

Suitable for: Investors with a low risk tolerance and/or medium investment timeframe.

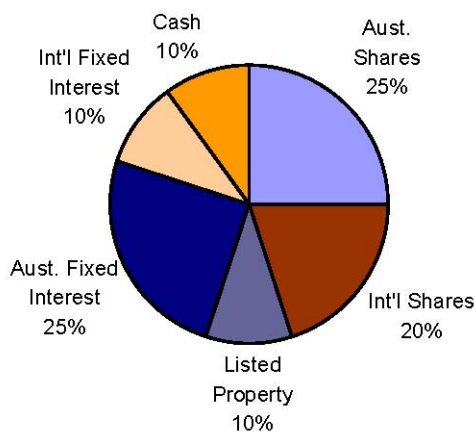
Suitable time frame: 2-3 years

Approx. % of portfolio in shares and property: 30%

Volatility: Moderate

Returns: Low – Moderate

Moderate Asset Allocation



Moderate Asset Allocation

Suitable for: Investors with low - moderate risk tolerance and/or medium investment timeframe.

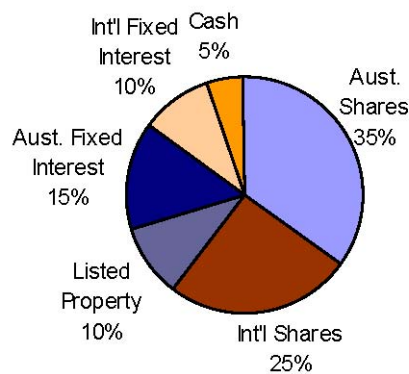
Suitable time frame: 3 - 5 years

Approx. % of portfolio in shares and property: 55%

Volatility: Moderate

Returns: Moderate - High

Balanced Asset Allocation



Balanced asset allocation

Suitable for: Investors with moderate risk tolerance and/or long investment timeframe.

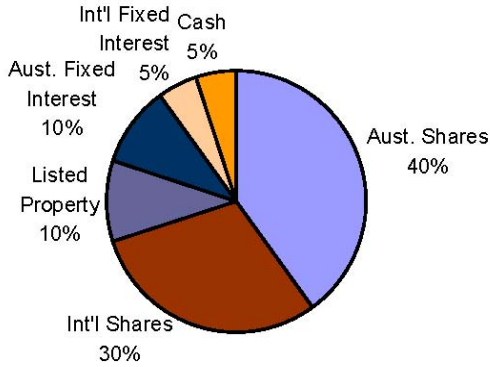
Suitable time frame: 5 years

Approx. % of portfolio in shares and property: 70%

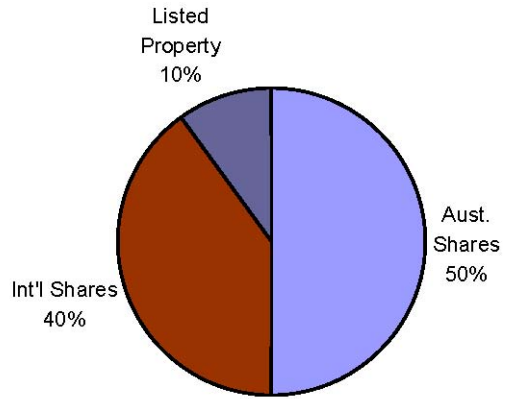
Volatility: Moderate - High

Returns: High

Growth Asset Allocation



High Growth Asset Allocation



Growth asset allocation

Suitable for: Investors with moderate risk tolerance and/or long investment timeframe.

Suitable time frame: 5 years

Approx. % of portfolio in shares and property: 80%

Volatility: Moderate - High

Returns: High

High growth asset allocation

Suitable for: Investors with very high risk tolerance and long investment timeframe

Suitable time frame: 5 - 7 years or more

Approx. % of portfolio in shares and property: 100%

Volatility: High

Returns: High

Comments and notes

Please comment on and work through with the client any discrepancies that occur between any of the answers to the questions within this questionnaire (ie. Client seeks higher long-term returns with low chance of negative returns)

Self / Joint

Partner

Agreed risk profile:

If you do not fit into any of the above risk profiles, please complete your preferred asset allocation below:

Self / Joint

Partner

Australian Shares:	_____%	_____%
International Shares	_____%	_____%
Listed Property	_____%	_____%
Australian Fixed Interest	_____%	_____%
International Fixed Interest	_____%	_____%
Cash	_____%	_____%
Other	_____%	_____%
	_____ % Total	100% 100%

Self / Joint

Partner

Signature:

Date:

____/____/____

____/____/____

Disclaimer: Your Investor Risk Profile is based on information provided by your knowledge of existing legislation and asset sectors. You should consult your financial adviser when determining your Investor Risk Profile, as there may be other individual circumstances to be taken into account. As no one can accurately predict the future corporate, legislative and economic factors, you should regard your Investor Risk Profile as a guide only. No liability whatsoever is accepted by Accounting and Financial Solutions for any reliance you place on your Investor Risk profile.