

## Risk Profile

Which of the following statements best describes your experience or knowledge of investing?

	Client 1	Client 2	Joint	Score
I have never invested money and do not know how the investment markets work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1
I have some experience and an understanding of how investment markets work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2
I have some experience with investing in shares or managed funds and I understand the importance of diversification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3
I have previously invested money in various types of investments and I understand that investment returns and values may fluctuate and that different asset classes offer different income and growth characteristics.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4
I have invested substantially in share and/or property investments either directly or through managed funds and have a strong understanding of the various factors that may influence performance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5

Are high returns from your investment more important than short term fluctuations in value?

	Client 1	Client 2	Joint	Score
Not at all	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1
Limited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2
To some extent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3
For the most part	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4
Definitely	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5

**What would you do if the value of your investment fell by 20 percent in its first year because of the markets?**

	Client 1	Client 2	Joint	Score
I would withdraw my funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1
I would find out about safer investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2
I would discuss the investment with my adviser and ask for guidance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3
I understand that investment values can fluctuate and would do nothing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4
I would consider investing additional funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5

**Which of the following statements describes your feelings towards an investment?**

	Client 1	Client 2	Joint	Score
My money should be totally secure at all times	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1
My money should growth by at least the rate of inflation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2
My money should grow steadily by greater than the rate of inflation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3
My money should grow at a rate that exceeds inflation in the long term while fluctuating in value	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4
My money should grow substantially compared with inflation while fluctuating in value	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5

**Which of the following describes your investment objectives?**

	Client 1	Client 2	Joint	Score
To generate an income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1
To generate an income and a small amount of growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2
To generate an equal amount of income and growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3
To generate a small amount of income and growth and to grow more substantially	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4
To achieve growth with little or no income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5

Assessment	Client 1	Client 2	Joint
Total score			
Identified investment strategy			

Would you consider adopting an investment strategy with a higher weighting of growth assets to make your funds last longer If required?	
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Score	Profile	Description
5 – 7	30% growth assets	<ul style="list-style-type: none"> <li>Definite need for a very secure income. Little fluctuations in capital value.</li> <li>Will not accept much downside risk</li> </ul>
8 – 12	50% growth assets	<ul style="list-style-type: none"> <li>Requires a stable income. Can withdraw capital to supplement income if necessary.</li> <li>Expect small fluctuations in income to gain modest capital growth.</li> <li>Requires minimisation of downside risk.</li> </ul>
13 – 17	70% growth assets	<ul style="list-style-type: none"> <li>Desires a reasonably stable income stream, but also desires a steady growth in capital value.</li> <li>Prepared for fluctuations to achieve reasonable capital growth over the medium term.</li> <li>Sufficient capital available to draw down to supplement income needs.</li> </ul>
18 – 22	85% growth assets	<ul style="list-style-type: none"> <li>Little or no need for an ongoing current income from investments.</li> <li>Investment focus is on achieving capital growth with no need to access capital in the medium term.</li> <li>Prepared to accept fluctuations in capital value to achieve longer term wealth accumulation.</li> </ul>
23+	99% growth assets	<ul style="list-style-type: none"> <li>No ongoing income needed from investments.</li> <li>Investment focus is on high levels of capital growth with no need to access capital for the long term.</li> <li>Prepared to accept wide fluctuations in capital value and may be prepared to invest additional sums during downsize periods.</li> </ul>

## Your acknowledgement – risk profile

Please sign the following to confirm that you acknowledge the chosen risk profile.

I/We confirm that the details recorded are a true and accurate description of my/our feelings towards the questions raised and I/we agree that the selected investor risk profile is accurate and can be used as a basis for recommending an investment portfolio.

Please note that your selected investor risk profile and asset allocation are based on information provided by you and on our knowledge of the various asset sectors and the existing investment environment. As it is not possible to accurately predict the future corporate, legislative and economic factors, you should regard these recommendations as a guide only.

No guarantee is expressed or implied to any projections or performance of any assets in the recommendations. Answering the following questions about investing, will help us determine a suitable investment strategy for your long term goals.

Signature Client 1	Date:
Signature Client 2	Date: