



Risk Profiler

Client A: _____

Client B: _____

Please read through the following questions and mark the box that best describes you.
Note: there are two boxes for joint applicants.

[A] [B]

1.1 How old are you?

- Less than 35 years old
 35 to 44 years old
 45 to 54 years old
 55 to 64 years old
 65 to 74 years old
 75 years old and over
 Do not wish to answer
-

1.2 What gender are you?

- Male
 Female
 Do not wish to answer
-

1.3 What is your personal income before tax?

- Less than \$20,000
 \$20,000 to \$29,999
 \$30,000 to \$49,999
 \$50,000 to \$99,999
 \$100,000 and over
 Do not wish to answer
-

1.4 What is your total net worth? (If you are a member of a couple, select your combined net worth.)

- Less than \$100,000
 \$100,000 to \$199,999
 \$200,000 to \$399,999
 \$400,000 to \$799,999
 \$800,000 and over
 Do not wish to answer



Arrow

FINANCIAL ADVICE

Advice Targeted to Achieve Your Goals

[A] [B]

1.5 How many years until you retire?

- I am retired
 - Less than 5 years
 - 5 to 9 years
 - 10 to 19 years
 - 20 to 29 years
 - 30 years and over
 - Do not wish to answer
-

1.6 What is your highest level of education achieved?

- None
 - Secondary
 - Technical or Further Education
 - University
 - Do not wish to answer
-

1.7 How many dependants do you have (excluding your partner)?

- None
 - One
 - Two
 - Three
 - Four
 - Five
 - Six
 - Seven or more
 - Do not wish to answer
-

1.8 What is your marital status?

- Never married
- Divorced
- Separated
- Widowed
- De facto
- Married
- Do not wish to answer



[A] [B]

1.9 In which sector are you currently employed or sector you were previously employed?

- Unemployed
 - Laborer's
 - Production and transport workers
 - Clerical, service and sales
 - Tradespersons
 - Managers and professionals
 - Do not wish to answer
-

2.1 I usually get what I want in life.

- Strongly agree
 - Tend to agree
 - Neither agree nor disagree
 - Tend to disagree
 - Strongly disagree
-

2.2 If I do not succeed on a task, I tend to give up.

- Strongly agree
 - Tend to agree
 - Neither agree nor disagree
 - Tend to disagree
 - Strongly disagree
-

2.3 I never try anything that I am not sure of.

- Strongly agree
 - Tend to agree
 - Neither agree nor disagree
 - Tend to disagree
 - Strongly disagree
-

2.4 A person can get rich by taking risks.

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree



[A] [B]

2.5 Persistence and hard work usually lead to success.

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree
-

3.1 When considering taking financial risks, how do you view yourself?

- A very low risk taker
- A low risk taker
- A moderately low risk taker
- An average risk taker
- A moderately high risk taker
- A high risk taker
- A very high risk taker
-

3.2 Which of the following statements best describes your investment knowledge and understanding when considering investment?

- I have profited from investing in shares and managed funds based on my own research and knowledge
- I have invested in shares and managed funds and I have gained a significant amount of knowledge through this experience
- I have invested in shares and managed funds in the past and I have gained some knowledge through this experience
- I have had investments in shares and managed funds without gaining much knowledge in this area
- I have never invested in shares or managed funds and I have virtually no knowledge in this area
-

3.3 Investment is too difficult to understand.

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree
-

3.4 I am more comfortable putting my money in a bank account than in the share market.

- Strongly agree
- Tend to agree
- Neither agree nor disagree
- Tend to disagree
- Strongly disagree



[A] [B]

3.5 Making money in shares and bonds is based on luck.

- Strongly agree
 - Tend to agree
 - Neither agree nor disagree
 - Tend to disagree
 - Strongly disagree
-

3.6 The best way to reduce financial risk is to diversify.

- Strongly agree
 - Tend to agree
 - Neither agree nor disagree
 - Tend to disagree
 - Strongly disagree
-

3.7 During times of higher inflation it can be more expensive to borrow money due to high interest

- Strongly agree
 - Tend to agree
 - Neither agree nor disagree
 - Tend to disagree
 - Strongly disagree
-

3.8 When considering investing money for the short term, which of the following would best describe your view of a short-term investment?

- Up to 6 Months
 - Up to 1 Year
 - Up to 2 Years
 - Up to 3 Years
 - Up to 5 Years
 - Greater than 5 years
-

3.9 When considering investing money for the long-term, which of the following would best describe your view of a long-term investment?

- 1 year or more
- 3 years or more
- 5 years or more
- 10 years or more
- 20 years or more



[A] [B]

3.10 Many types of investments can fluctuate up and down in value. Financial services professionals state that you should be able to endure downturns in the value of your investments over short-term periods. Based on the answers below, by how much could your investment fall in value over a short-term period before you feel uncomfortable.

- I would be uncomfortable with any fall in the value of my investments
 - Up to a 5% fall in value
 - Up to a 10% fall in value
 - Up to a 25% fall in value
 - Up to a 33% fall in value
 - Up to a 50% fall in value
 - A fall in value of more than 50%
-

4.1 When you have made a significant financial decision, which of the following best describes how you usually feel after making such a decision.

- Very pessimistic
 - Somewhat pessimistic
 - Neither pessimistic nor optimistic
 - Somewhat optimistic
 - Very optimistic
-

4.2 If you were confronted with a significant financial decision in relation to an investment, would you be more concerned about the potential losses or the potential gains?

- Always the potential losses
 - Usually the potential losses
 - Equally concerned about the losses and gains
 - Usually the potential gains
 - Always the potential gains
-

4.3 Have you ever invested a significant amount of money into an investment that fluctuates up and down in value, how did it make you feel when the investment fell in value?

- Highly anxious
- Moderately anxious
- Slightly anxious
- Not worried at all
- I have never invested in this type of investment



[A] [B]

4.4 When financial decisions you have made in the past have not turned out to be as successful as you had planned, which of the following statements best describes how you felt?

- Highly anxious
 - Moderately anxious
 - Slightly anxious
 - Not worried at all
-

4.5 If you have ever borrowed money to make an investment other than your home, what type of investment was it?

- An investment property
 - Managed Funds
 - Shares
 - A mix of two or more of the above
 - I have never borrowed to invest in any of these investments
-

4.6 Based on your answer to question 4.5, how did borrowing to invest make you feel?

- Very stressed
 - Somewhat stressed
 - Did not concern me
 - Confident
 - Excited
 - Not applicable
-

5.1 Suppose you unexpectedly inherited a large sum of money, you are debt free and wanted to invest the money for your future. Which of the following investments would you consider most appropriate?

- Invest the majority in cash and term deposits
- Invest the majority in real estate
- Invest the majority in shares
- A mix of two or more of the above
- Spend it all



[A] [B]

5.2 Suppose that two years ago you purchased shares in a company that was recommended to you by experts due to the future business prospects of that company. After a two year period of the share market in a downward trend (a bear market) the shares of the company were trading at a lower price than what you paid for them.

You subsequently receive expert advice that confirms that even though the share price is lower due to the share market conditions over the last two years, the future prospects of the company are even stronger than previously advised. Given that your shares in this company are already trading at a loss, would you buy more shares in this company based on the latest expert advice?

- Definitely not
- Probably not
- Not sure
- Probably
- Definitely
-

5.3 An investment has been recommended to you that will provide a high return over the medium to long term, however there would be restrictions on withdrawing the money in the short term should you need access to it. How would you feel about not being able to withdraw your money in the short term?

- Highly anxious
- Moderately anxious
- Slightly anxious
- Not worried at all
-

5.4 A retirement income stream provides regular income usually in the form of a pension payment and is generally purchased using your savings and superannuation benefits. Retirement income streams come in many forms and vary as to the level of flexibility and control that a person has over the income stream, the underlying investment and whether or not your beneficiaries will receive the remaining value of your investment in the event of your death.

Assume you invested your life savings into a retirement income stream, what are the features that would be the most important to you?

- Ability to access your capital at any time and retain control over the investment strategy, however the income stream would not be guaranteed for life.
- Receiving a lower less flexible income stream that is guaranteed to last the life-time of you and your partner with no residual value paid to your estate in the event of your Deaths.
- Do not have a preference
-

5.5 Investment gearing is the process of borrowing money to invest, although gearing can increase the potential return significantly and often provide taxation benefits; it also significantly increases the level of risk.

Suppose a financial planner recommended that you borrow money to invest in a portfolio of managed funds and shares, which of the following would best describe your reaction?

- I would see this as an opportunity to significantly increase my wealth and would not be concerned about the increased risk
- I would consider the opportunity but would feel uneasy about the increased risk
- I would never agree to borrow money to invest as I consider the risk too high



[A] [B]

5.6 One of the major aspects of financial planning is to organise your financial affairs to minimise the impact of taxation and maximise any available government benefits, such as the age pension or similar benefit. After organising your financial affairs in this way, a change in legislation could leave you in a worse position or no better off.

In consideration of this issue, would you organise your affairs in this way in order to qualify for a government benefit or to minimise taxation, and bear the risk that the legislation may change?

- I would not take a risk if there were any chance that legislation could change and leave me in a worse position
- I would take a risk if there was a relatively low chance that the legislation could change leaving me in a worse position
- I would only take a risk if there was at least a 50% chance or greater that I would be in a better position
-

5.7 Suppose that you have set an objective to retire at a particular age and have also determined the lifestyle you require in retirement. Your financial planner has advised you that in order to achieve the lifestyle you require in retirement at the specified age, you will need to make investments of a higher risk than you would normally feel comfortable with.

Which of the following options would you feel most comfortable with?

- I would rather take a higher risk investment than alter my retirement objectives
- I would rather take a combination of higher risk investment as well as altering my retirement objectives
- I would rather alter my retirement objectives than take any more risk
-

5.8 Based on the above scenario (Question 5.7), if you were to alter your retirement objectives, which of the following would be your preference?

- Defer retirement age. For example instead of retiring at age 55 maybe age 60
- Lifestyle in retirement, for example living off a smaller budget
- A mix of both options

I/We acknowledge that I/we have answered the questions in the Risk Profiler to the best of my/our knowledge.

Signatures:

Client **[A]**: _____ Client **[B]**: _____