



RISK PROFILE

PRIVATE & CONFIDENTIAL
(VERSION DATE 1/11/2020)

Prepared for

CLIENT 1:

CLIENT 2:

Date completed:

____/____/____

Prepared by

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YOUR RISK PROFILE

Option 1 and/or Option 2 are designed to help determine your general attitudes towards investment risk. Both options do not consider all factors necessary in making an investment decision e.g. personal and financial information and investment objectives; however it is an important part of the process in helping to determine an appropriate investment strategy so that recommendations can be made to suit your specific requirements.

This section is not applicable []

OPTION 1 – USE YOUR TIME HORIZON ONLY

Select your risk profile based on your minimum investment period

Risk Profile	Conservative	Cautious	Balanced	Growth	Aggressive
Minimum Investment Period	2 years	3 years	5 years	7 years	9 years
Portfolio Characteristics %					
	15 85	30 70	50 50	70 30	90 10
Strategic Asset Allocation %					
	5 7 3 28 21 36	10 14 6 23 17 30	17 24 9 18 12 20	23 35 12 11 7 12	30 45 15 4 3 3
Property and Infrastructure % Split					
Australian Listed Property	0	0	3	3	4
International Listed Property	3	3	3	5	6
Global Infrastructure	0	3	3	4	5
Investment Objectives					
	Conservative	Cautious	Balanced	Growth	Aggressive
	CPI + 0.5	CPI + 1.0	CPI + 2.5	CPI + 3.5	CPI + 4.0

NB: The Risk Profile 'Cautious' is also referred to as 'Moderate'

RISK PROFILES – CHARACTERISTICS						
	Conservative	Moderate	Balanced	Growth	Aggressive	
Long Term Objective	CPI plus 0.5%	CPI plus 1.0%	CPI plus 2.5%	CPI plus 3.5%	CPI plus 4.0%	
Total Expected Long Term Return	4.5%	5.1%	5.8%	6.5%	7.1%	
Income Return %	3.9	3.8	3.7	3.4	3.3	
Growth Return %	0.6	1.3	2.1	3.1	3.8	
Probability of negative return over any single year %	8.5	12.6	18.6	22.9	25.0	
Expected number of negative years in 20 years	1.7 years	2.5 years	3.7 years	4.6 years	5.0 years	

**Analytics are based on long term assumptions. Income, growth and total return outcomes may vary in the shorter term, while losses may occur more regularly or in greater magnitude than the modelling implies.

Please note: Each investment Risk Profile is supported by flexible asset allocation guidelines designed to match a client's experience and their tolerance of investment risk with their expectations for investment returns.

<p>Example 1:</p> <p>Kate is 40 years old and will continue working till age 65. The minimum investment period for her superannuation is 25 years.</p> <p>Kate selects the Aggressive risk profile and will review her risk profile 9 years out from retirement.</p>	<p>Example 2:</p> <p>John is 59 years old and will continue working till age 65. The minimum investment period for his superannuation is 6 years.</p> <p>John selects the Balanced risk profile and will review his risk profile 4 years out from retirement.</p>
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Client/s chosen not to complete this section []

OPTION 2 – QUESTIONNAIRE

Question 1 What is the minimum period until you will access your investment?	Answer
Minimum 2 Years	0
Minimum 3 Years	1
Minimum 5 Years	3
Minimum 7 Years	5
Minimum 9 Years	8

Question 2 With regards to your financial position you are?	Answer
A risk avoider	1
Cautious	3
Willing to take some risk after planning and forethought	5
A risk taker	8

Question 3 How familiar are you with investing?	Answer
Not very familiar at all	1
Somewhat familiar	3
Very familiar	5

Question 4 Suppose your portfolio has lost 20% of its value in one year. How would you feel?	Answer
Panic - I'd want my adviser to sell, and invest the proceeds in cash	1
Nervous - I'd want my adviser to sell part of the portfolio and invest the proceeds in less volatile investments	3

Patient - I'd sit tight and expect the portfolio to recover with time	5
Positive - If I had any more money I'd invest in the same portfolio	8
Question 5 AT the beginning of the year you have a significant amount of money to invest. The options below show the performance of four possible investments over the next year. Which investment would you prefer?	Answer
+15% or -5%	1
+25% or -15%	3
+35% or -20%	5
+50% or -30%	8

Question 6 Suppose a relative left you an inheritance of \$100,000 stipulating in the will that you invest in ONE of the following choices. Which one would you select?	Answer
A bank account or term deposit	1
A managed investment of shares and property	3
A portfolio of listed shares	5
Commodities like gold, silver, oil and derivatives	8

Question 7 If you could increase your chances of improving your returns by taking more risk, would you be:	Answer
Unlikely to take much more risk?	1
Willing to take risk with a quarter of the money?	3
Willing to take more risk with half the money?	5
Willing to take more risk with all the money?	8

Calculate the Investment Risk Profile					
Add the score from each question. Check the total score against the Profile Scores shown below.					
Profile Score	0 - 6	7 - 15	16 - 26	27 - 39	40 - 53
Client type	Conservative	Moderate	Balanced	Growth	Aggressive