

**ORD MINNETT**

PRIVATE WEALTH

## Client Profile Form

Ord Minnett Limited

ABN 86 002 733 048

AFSL 237121

## Personal Financial Information of each Investor

The Australian Securities and Investments Commission (ASIC) which is the regulatory body that regulates us, enforces strict rules as to how advice can be given.

These rules mean that before giving personal advice Ord Minnett must examine details such as your current financial situation, your personal and financial objectives, as well as your attitude to risk.

**Accordingly we appreciate you assisting us in completing this Client Profile Form entirely and accurately.**

The information sought in this document will be regarded by us as strictly confidential. It will be used by your adviser to ensure that any advice we provide is tailored to your specific needs and objectives. Ord Minnett will protect the privacy of your information in accordance with the Privacy Act and our own Privacy Policy.

**Please note: If this form is not completed we can only provide you with "general" advice, which is advice that does not address your individual needs. Ord Minnett Limited accepts no liability for any advice given on the basis of inaccurate or incomplete information.**

<b>Office Use Only</b>
Adviser Code/Name: <input type="text"/>

Equity Account Number

Account Name/s

  
  


Account Designation

Account Address

  


**If you are unsure about how to complete the Risk Profile, you should ask your Ord Minnett Adviser for assistance.**

### Client Information

	Investor/Director/Trustee 1	Investor/Director/Trustee 2	Investor/Director/Trustee 3
Name			
Total Annual Income (please tick)	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> >\$50,000 - \$100,000 <input type="checkbox"/> >\$100,000 - \$150,000 <input type="checkbox"/> >\$150,000 - \$250,000 <input type="checkbox"/> >\$250,000	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> >\$50,000 - \$100,000 <input type="checkbox"/> >\$100,000 - \$150,000 <input type="checkbox"/> >\$150,000 - \$250,000 <input type="checkbox"/> >\$250,000	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> >\$50,000 - \$100,000 <input type="checkbox"/> >\$100,000 - \$150,000 <input type="checkbox"/> >\$150,000 - \$250,000 <input type="checkbox"/> >\$250,000
Date of Birth (dd/mm/yy)			
Gender (M or F)			
Marital Status			
Dependants			
Employer			
Occupation			

### Assets and Liabilities for all Account Holders

Private Assets <i>Comprising</i>	Principal Residence	\$
	Holiday Home	\$
	Other Private Assets eg Artwork	\$
Investment Assets <i>Comprising</i>	Australian Shares	\$
	Employee Shares	\$
	International Shares	\$
	Cash	\$
	Fixed Interest	\$
	Managed Fund	\$
	Superannuation Fund	\$
	Investment Property	\$
	Other	\$
<b>Total Assets</b>		<b>\$</b>
Liabilities <i>Comprising</i>	Home Mortgage	\$
	Investment Loans	\$
	Margin Lending Loans	\$
	Other Liabilities	\$
<b>Total Liabilities</b>		<b>\$</b>

**Investment Goals** (select at least 1)

<b>Objectives</b> Please select <b>the one category</b> which most closely reflects your current investment goal.	<input type="checkbox"/> Income
	<input type="checkbox"/> Capital Growth
	<input type="checkbox"/> Capital Security/Capital Preservation
	<input type="checkbox"/> Balanced Income & Growth
	<input type="checkbox"/> Speculative Trading
Investment Time Horizons (please tick)	<input type="checkbox"/> Short Term (less than 2 years)
	<input type="checkbox"/> Medium Term (2 - 5 years)
	<input type="checkbox"/> Long Term (greater than 5 years)

**Investment Experience** (select at least 1)

Australian Shares	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
Exchange Traded Options	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
Managed Funds	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
International Shares	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
Fixed Interest	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
Margin Lending	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
Short Selling	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
Warrants	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
Property	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None

**Ownership Structure** (select at least 1)

In which legal structure do you wish to hold your investments?  Please <b>choose one of the</b> following.	<input type="checkbox"/> Individual Name
	<input type="checkbox"/> Joint Names
	<input type="checkbox"/> Company Name (non-trust)
	<input type="checkbox"/> Superannuation Fund
	<input type="checkbox"/> Family Trust
	<input type="checkbox"/> Other Trust
	<input type="checkbox"/> Other

**Client Interests** (select at least 1)

Which investments interest you? (please tick)	<input type="checkbox"/> Australian Shares	On which investment topics are you seeking our advice? (please tick)	<input type="checkbox"/> Australian Shares
	<input type="checkbox"/> Exchange Traded Options		<input type="checkbox"/> Exchange Traded Options
	<input type="checkbox"/> Managed Funds		<input type="checkbox"/> Managed Funds
	<input type="checkbox"/> International Shares		<input type="checkbox"/> International Shares
	<input type="checkbox"/> Cash		<input type="checkbox"/> Superannuation
	<input type="checkbox"/> Cash Management Trust		<input type="checkbox"/> Financial Planning
	<input type="checkbox"/> Bank Bills		<input type="checkbox"/> Cash Management Trust
	<input type="checkbox"/> Fixed Interest		<input type="checkbox"/> Warrants
	<input type="checkbox"/> Warrants		<input type="checkbox"/> Structured Products
	<input type="checkbox"/> Property		
	<input type="checkbox"/> Other (e.g. Hedge Funds)		

**Investment Amount**

Please indicate an approximate percentage of <b>your total investment assets</b> that you will initially be investing.	<input type="checkbox"/> 0% to 20%
	<input type="checkbox"/> 20% to 40%
	<input type="checkbox"/> 40% to 60%
	<input type="checkbox"/> 60% to 80%
	<input type="checkbox"/> 80% to 100%

## 2. Determining Your Risk Profile

This questionnaire will help us to understand what type of investor you are and will enable us to recommend a personal asset allocation tailored to your needs. Please complete these questions below by choosing an answer which most closely describes you.

When you drive your car, you basically want to get from A to B. Different people will choose different routes, different vehicles in which to travel and will have different time frames. You can drive faster if you want, but the faster you go, the riskier it gets. Investing is the same. Some people like to go fast and feel the thrill of short term profit making, other people are more conservative, preferring safe, reliable returns.

**All questions must be answered for the profile to be complete.**

*(please tick most appropriate box in each section)*

	Applicant 1	Applicant 2	Applicant 3	Points
<b>1) Which of the following best describes your purpose for investing?</b>				
a) An investment horizon longer than 5 years. You understand investment markets and mainly invest for growth, to accumulate long term wealth.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
b) You have surplus funds to invest and aim to accumulate long term wealth from a balanced portfolio.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
c) You have a lump sum (eg an inheritance) and are uncertain about the secure investment alternatives available.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
d) You are nearing retirement and want sufficient funds to enjoy your retirement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
e) Some specific objectives within the next five years, for which you want to accumulate sufficient funds.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10
<b>2) Which of the following best describes your current stage of life?</b>				
a) Single, with few financial burdens. You are keen to accumulate wealth for the future.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
b) A couple without children. Preparing for the future by establishing a home. A high purchase rate of consumer items.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
c) Young family, with a home. You have a mortgage and maintain only small cash balances.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
d) Mature family. You are in your peak earning years and have the mortgage under control. Your partner works and children are growing up and require less supervision/have left home. You are thinking about retirement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
e) Preparing for retirement. You probably own your home and have few financial burdens; you want to ensure you can afford a comfortable retirement. Interested in travel, recreation and self education.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
f) Retired. You rely on existing funds and investments to maintain your lifestyle. You may be receiving a pension. Keen to enjoy life and maintain your health.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10
<b>3) In the light of current interest rates, what return do you reasonably expect to achieve from your investments?</b>				
a) A reasonable return, without losing any capital.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10
b) Current inflation rate plus 2-4% per annum.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
c) Current inflation rate plus 5-7% per annum.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
d) Current inflation rate plus 8-12% per annum.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
e) Greater than d).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
<b>4) How familiar are you with investment markets?</b>				
a) Experienced with all investment sectors and understand the various factors which influence performance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
b) Understand that markets fluctuate and that different market sectors offer different income, growth and taxation opportunities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
c) Have enough experience to understand the importance of diversification.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
d) Not very familiar with investment markets.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
e) Very little understanding or interest.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10

(please tick most appropriate box in each section)

Applicant 1 Applicant 2 Applicant 3 Points

5) Would you ever consider using derivative products such as Options and Warrants as part of your investment strategy?

- |  |                          |                          |                          |    |
|--|--------------------------|--------------------------|--------------------------|----|
| a) I would consider using derivatives as a defensive strategy and as a means of generating additional income for my portfolio. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 30 |
| b) I would consider using derivatives as part of a defensive strategy only.  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 20 |
| c) I have a good understanding of derivative products and I am interested in trading these for profit.                         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 50 |
| d) Not very familiar with derivatives.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 10 |
| e) Never - I consider derivatives to be too risky.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 0  |

6) How long would you expect most of your assets to be invested before you would need to access them (assuming you have made plans to meet short term financial objectives and to handle emergencies)?

- |                           |                          |                          |                          |    |
|---------------------------|--------------------------|--------------------------|--------------------------|----|
| a) Less than 2 years.     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 10 |
| b) Between 2 and 3 years. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 20 |
| c) Between 3 and 5 years. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 30 |
| d) Between 5 and 7 years. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 40 |
| e) Longer than 7 years.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 50 |

7) What would your reaction be if six months after placing your investment, you discover that, in line with what is happening in the financial markets generally, your portfolio has decreased in value by 30%?

- |   |                          |                          |                          |    |
|---|--------------------------|--------------------------|--------------------------|----|
| a) Horror. Security of your capital is critical and you did not intend to take such risks.                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 10 |
| b) You would cut your losses and transfer your funds into more secure investment sectors.                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 20 |
| c) You would be concerned, but would wait to see if the investments improve.                                  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 30 |
| d) This was a calculated risk and you would leave the investments in place, expecting performance to improve. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 40 |
| e) You would invest more funds to lower your average investment price, expecting future growth.               | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 50 |

8) If you didn't need your capital for more than 5 years, how long would you be prepared to see your investment performing poorly before you cashed it in?

- |  |                          |                          |                          |    |
|--|--------------------------|--------------------------|--------------------------|----|
| a) You would cash it in immediately if there were any loss in value. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 0  |
| b) Up to 3 months.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 20 |
| c) Up to 6 months.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 30 |
| d) Up to 1 year.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 40 |
| e) Up to 2 years.  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 50 |

9) How stable is your current and future income from sources such as salary, government pensions, annuities or other similar income sources?

- |                     |                          |                          |                          |    |
|---------------------|--------------------------|--------------------------|--------------------------|----|
| a) Very Stable.     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 50 |
| b) Stable.          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 40 |
| c) Somewhat stable. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 30 |
| d) Unstable.        | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 20 |
| e) Very unstable.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 10 |

(please tick most appropriate box in each section)

**Applicant 1   Applicant 2   Applicant 3   Points**

	Applicant 1	Applicant 2	Applicant 3	Points
10) Do you have any separate savings set aside for major expenses? This may include things like education, home mortgage payments, home repairs and retirement?				
a) I have no upcoming expenses other than my retirement living expenses.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
b) Yes, I do have separate savings to meet my expenses.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
c) I have a small amount of savings and a large credit card limit on my credit card for emergencies.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
d) I have no savings, but can use my credit card for emergencies.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
e) No, I do not have separate savings to meet major expenses.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10

**Total Investor Profile Score**

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Now you can match your Investor Profile score to the Investor Profile summaries that follow.

**Investor Profile Score Card**

Total Points

<b>Defensive</b>	
You are a Defensive investor. Risk must be very low and you are prepared to accept lower returns to protect capital. The negative effects of tax and inflation will not concern you, provided your initial investment is protected.	0 - 120
<b>Moderate</b>	
You are a Moderate investor seeking better than basic returns, but risk must be low. Typically, you are an older investor seeking to protect the wealth which you have accumulated, and you prefer to consider less aggressive growth investments.	121 - 230
<b>Balanced</b>	
You are a Balanced investor who wants a balanced portfolio to work towards medium to long term financial goals. You require an investment strategy, which will cope with the effects of tax and inflation. Calculated risks will be acceptable to you to achieve good returns.	231 - 340
<b>Growth</b>	
You are a Growth investor, probably earning sufficient income to invest most funds for capital growth. Prepared to accept higher volatility and moderate risks, your primary concern is to accumulate assets over the medium to long term. You require a balanced portfolio, but more aggressive investments may be included.	341 - 460
<b>High Growth</b>	
You are a High Growth investor prepared to compromise portfolio balance to pursue potentially greater long term returns. Your investment choices are diverse, but carry with them a higher level of risk. Security of capital is secondary to the potential for shorter term or above average wealth accumulation.	461 - 500

**Signatures**

By Signing below, I/we acknowledge that the information provided herein is accurate, to the best of my/our knowledge.

**Investor 1/Director/Sole Director**

(Please circle)

X

Signed by (full name)

Date

**Investor 2/Director/Company Secretary**

(Please circle)

X

Signed by (full name)

Date

**Investor 3/Director/Company Secretary**

(Please circle)

X

Signed by (full name)

Date

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# Ord Minnett Offices

## **Sydney | Head Office**

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## **Hong Kong | International**

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## **Adelaide**

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## **Buderim, Sunshine Coast**

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## **Canberra**

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## **Gold Coast**

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