



RISK PROFILE

Strictly Confidential

Matrix Planning Solutions Limited

AFSL & ACL No: 238256

Date

Client 1

Client 2

Adviser

Why are you seeking advice?

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Important notice regarding provision of personal information and privacy

In order for an Adviser to make a sound financial recommendation, the Adviser must conduct an appropriate investigation of your particular needs and financial situation. The information requested in this form is necessary to enable a recommendation to be made that is considered to be in your best interests. **WARNING:** If you do not provide complete and accurate information that is relevant to financial needs as requested in this form, the Adviser may not be able to give you an appropriate recommendation.

All Matrix Planning Solutions Advisers will adhere to the Privacy Act 1988 including the Australian Privacy Principles when collecting, using, storing and disclosing the information contained in this form and will not unlawfully disclose this information.

You are entitled to gain access to this information and should you wish to do so, you can contact us on 1300 663 334 or write to us at PO Box Q1493, QVB, NSW, 1230 or Level 12, 20 Bond Street, Sydney, NSW, 2000. Alternatively, you can contact your Matrix Planning Solutions Adviser.

Risk and Investment Profile

In order to recommend investments that are suitable to your goals and needs, we need to find out more about how you feel about certain aspects of investments and returns. We use a tool called a risk profile to assist in recommending the right mix of assets for you.

1.1	What is your marital status?	Client 1	Client 2
	Never married		
	Divorced		
	Separated		
	Widowed		
	Defacto		
	Married		
	Do not wish to answer		

1.2	In which sector are you currently employed or sector you were previously employed?	Client 1	Client 2
	Unemployed		
	Labourers		
	Production and transport workers		
	Clerical, service and sales		
	Tradespersons		
	Managers and professionals		
	Do not wish to answer		

1.3	What is your age?	Client 1	Client 2
	Less than 18		
	18-24		
	25-29		
	30-39		
	40-49		
	50-59		
	60-64		
	65 and over		
	Do not wish to answer		

1.4	What is your gender?	Client 1	Client 2
	Male		
	Female		
	Do not wish to answer		

2.1	I usually get what I want in life.	Client 1	Client 2
	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.	Client 1	Client 2
	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.	Client 1	Client 2
	Strongly agree		
	Tend to agree		
	Neither agree nor disagree		
	Tend to disagree		
	Strongly disagree		

2.4	A person can get rich by taking risks.	Client 1	Client 2
	Strongly agree		
	Tend to agree		
	Neither agree nor disagree		
	Tend to disagree		
	Strongly disagree		

2.5	Persistence and hard work usually lead to success.	Client 1	Client 2
	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?	Client 1	Client 2
	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?	Client 1	Client 2
	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.	Client 1	Client 2
	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.	Client 1	Client 2
	Strongly agree		
	Tend to agree		
	Neither agree nor disagree		
	Tend to disagree		
	Strongly disagree		

3.5	Making money in shares and bonds is based on luck.	Client 1	Client 2
	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.	Client 1	Client 2
	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 rates.	Client 1	Client 2
	Strongly agree		
	Tend to agree		
	Neither agree nor disagree		
	Tend to disagree		
	Strongly disagree		
3.8	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?	Client 1	Client 2
	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.	Client 1	Client 2
	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?	Client 1	Client 2
	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	If you have 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?	Client 1	Client 2
	Highly anxious		
	Moderately anxious		
	Slightly anxious		
	Not worried at all		
	I have never invested in this type of investment		

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?	Client 1	Client 2
	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?	Client 1	Client 2
	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?	Client 1	Client 2
	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?	Client 1	Client 2
	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		

5.2	<p>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.</p> <p>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?</p>	Client 1	Client 2
	Definitely not		
	Probably not		
	Not sure		
	Probably		
	Definitely		
5.3	<p>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.</p> <p>Assume you invested your life savings into a retirement income stream, what are the features that would be the most important to you?</p>	Client 1	Client 2
	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 lifetime of you and your partner with no residual value paid to your estate in the event of your deaths		
	Do not have a preference		
5.4	<p>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.</p> <p>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?</p>	Client 1	Client 2
	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		

5.5	<p>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.</p> <p>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?</p>	Client 1	Client 2
	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		
5.6	<p>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?</p>	Client 1	Client 2
	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		

Client Investment Profiles

Conservative: 15% Growth/ 85% Defensive Assets

This suits investors with a minimum two-year timeframe or those that seek a portfolio comprising mainly of interest bearing assets. This portfolio suits investors who give a high priority to the preservation of capital and are therefore willing to accept lower potential investment performance, hence the 85 percent exposure to income assets (cash and fixed interest).

Moderately: 30% Growth/ 70% Defensive Assets

This suits investors with a minimum three-year timeframe or those who primarily seek income with some potential for capital growth. This portfolio also suits investors seeking a low level of investment value volatility, and therefore willing to accept lower potential investment performance, hence the 70 percent exposure to income assets (cash and fixed interest).

Balanced: 50% Growth/ 50% Defensive Assets

This suits investors with a minimum five-year timeframe or those who seek both income and capital growth. This portfolio suits investors who desire a modest level of capital stability but are willing to accept moderate investment value volatility in return for commensurate potential investment performance, hence the 50.0 percent exposure to growth (shares and listed property) and 50 percent exposure to income (cash and fixed interest) assets.

Growth: 70% Growth/ 30 Defensive Assets

This suits investors with a minimum seven-year timeframe or those who are willing to accept higher levels of investment value volatility in return for higher potential investment performance. Some capital stability is still desired, but the primary concern is a higher return, hence the 70 percent exposure to growth assets (shares and listed property).

Aggressive: 85% Growth/ 15% Defensive Assets

This suits investors with a minimum nine-year timeframe or those who are willing to accept high levels of investment value volatility in return for high potential investment performance. The 85 percent exposure to growth assets (shares and listed property) means that capital stability is only a minor concern.

Very Aggressive: 100% Growth Assets

This suits investors with a minimum ten-year timeframe or those who are willing to accept very high levels of investment value volatility to maximise potential investment performance. The 100 percent exposure to growth assets (shares and listed property) means that capital stability is not a consideration.

Client Authorisation

I/We confirm that the details recorded in this risk profile questionnaire are correct and accurately reflect my/our attitude to investment risk.

Name
(please print)

**Client 1
Signature**

Date
(dd/mm/yy)

Name
(please print)

**Client 2
Signature**

Date
(dd/mm/yy)

Matrix Planning Solutions Limited, ABN 45 087 470 200, is a holder of an Australian Financial Services and Australian Credit Licence No. 238256 and is responsible for the services and advice given to you by your Adviser.

Level 12, 20 Bond Street, Sydney, NSW, 2000

Phone: 1300 663 334

Fax: 02 9233 1960

Email: contactus@matrixplan.com.au

Website: www.matrixplan.com.au

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