

Client Questionnaire

| | |
|--------------------|--|
| SURNAME | |
| GIVEN NAMES | |
| DEPENDANTS | |
| | |

Address:.....

Contact No's PH)(MOB).....

Date of Birth/s.....

Email:.....

Marital Status ☐ Married ☐ Single ☐ Defacto

Smoker ☐ Yes ☐ No Partner ☐ Yes ☐ No

IMPORTANT NOTE:

In order for an Adviser to make a recommendation, there must be reasonable grounds for making that recommendation.

This means that the Adviser must conduct an appropriate investigation of your financial situation and particular needs. The information requested in this form is necessary to enable a recommendation to be made on a reasonable basis.

*Failure to fully and accurately provide the information requested may result in the Adviser making recommendations or giving advice that my be inappropriate to your needs.
As a result you may make a financial commitment to a policy which may be in appropriate to your needs.*

SYNCHRONISED BUSINESS SERVICES PTY LTD ABN 33 007 207 650

Life Insurance Broker – Australian Financial Services Licence No. 243313

Postal: PO Box 438, North Melbourne, Vic, 3051 Street: Level 4, 33 Walsh Street, West Melbourne, Vic, 3003

www.synchron.net.au

ACKNOWLEDGEMENT

I/We acknowledge that in the circumstances where I/we have not provided completed and/or accurate information then any recommendation made by the Adviser may not be appropriate to my/our needs and that I/we risk making a financial commitment to a policy, which may be inappropriate.

| | | |
|-----------------------------|--|--------------------|
| Signature of Client | | Date / / |
| Spouse/Partner Full Name | | |
| Signature of Spouse/partner | | Date...../...../ |
| Adviser's name | | |
| Signature of Adviser | | Date...../...../ |

| L I F E I N S U R A N C E | | |
|---|--------------------|-----------------------|
| CLIENT OCCUPATION: | | |
| SPOUSE/PARTNER OCCUPATION | | |
| | CLIENT | SPOUSE/PARTNER |
| TYPE OF COVER (including Superannuation) | SUM INSURED | |
| Term (Death Only) | \$ | \$ |
| Trauma | \$ | \$ |
| Permanent & Total Disablement | \$ | \$ |
| Income Protection | \$ | \$ |
| Superannuation | | |
| Other | | |

| A S S E T S & L I A B I L I T I E S | | | |
|--|-----------------|-------------------------------|-----------------|
| ASSETS | | LIABILITIES | |
| Details | \$ Value | Details | \$ Value |
| Home | \$ | Mortgage | \$ |
| Other Real Estate | \$ | Mortgage on other Real Estate | \$ |
| Car(s) | \$ | Bank Overdraft | \$ |
| Caravan, Boat etc | \$ | Personal / Credit Union Loans | \$ |
| Personal Effects | \$ | Credit Card(s) | \$ |
| Total Investments | \$ | Hire Purchase | \$ |
| Other | \$ | Store Accounts | \$ |
| | \$ | Other | \$ |
| Total Assets | \$ | Total Liabilities | \$ |

| P R O F E S S I O N A L C O N T A C T S | | |
|--|--|-----|
| Solicitor/s | | Ph: |
| | | |
| Accountant | | Ph: |
| | | |
| Other | | Ph: |
| | | |

| PERSONAL CONSIDERATIONS | | | | | | | | | |
|--|--------|--|-----|---|----------------|--|-----|---|--|
| 1. Will your spouse/partner WANT to continue or commence work in the event of your death or permanent & total disablement? | CLIENT | | | | SPOUSE PARTNER | | | | |
| | No | | Yes | | No | | Yes | | |
| 2. If you were to insure against the following events, what would be your order of importance (1-4) | | | | | | | | | |
| Death | | | | | | | | | |
| Total and Permanent Disablement | | | | | | | | | |
| Traumatic Illness or Condition (Cancer, stroke, heart attack etc) | | | | | | | | | |
| Temporary Disablement (Accident & Sickness) | | | | | | | | | |
| 3. Do you anticipate receiving any financial inheritance? | No | | Yes | | No | | Yes | | |
| If yes, please give details | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| 4. Have you made a Will? | NO | | Yes | | No | | Yes | | |
| If yes, date last reviewed | | | / | / | | | / | / | |
| Name and Address of Executor | | | | | | | | | |
| | | | | | | | | | |
| Address where Will is held | | | | | | | | | |

| INCOME & SALARY | |
|---|----|
| 1. what is your gross annual income from personal exertion? | \$ |
| 2. What is your gross earnings from investments (eg. Rental income, share dividends etc)? | \$ |
| 3. Any other income or earnings? | \$ |

| CURRENT INVESTMENTS | |
|---|-----------|
| <i>Please include ALL investments owned by you or your spouse/partner (singly or jointly). What is the total value of all non-superannuation investments?</i> | |
| INVESTMENT | VALUE |
| Bank Accounts (Cash) | \$ |
| Debentures | \$ |
| Direct Property | \$ |
| Direct Shares | \$ |
| Insurance Bonds | \$ |
| Unit Trusts | \$ |
| Rollovers | \$ |
| Other | \$ |
| Total | \$ |
| Existing Superannuation | \$ |

GENERAL CLIENT VIEWS

What do you feel is your most important:

a) personal goal _____

b) financial goal _____

How do you feel about saving for your children's education:

How do you feel about renting versus buying a home?

How do you feel about your career?

Are you in receipt of any social security benefits?

How do you feel about saving for retirement?

At what age do you wish to retire? _____

How do you feel about tax-advantaged investments?

What do you want your life insurance to do for you?

How do you feel about insurance on a spouse and children?

How long could you live on your reserves if you were disabled tomorrow? _____

In your opinion, what percentage of income should be saved? _____

When investing money would you take risks that might cause you to lose some or all of your capital, not any risk, or are you somewhere in between?

What is the most important thing to you in this world?

Risk Profile Questionnaire

By choosing one answer for each question we can identify your risk profile.

1. How long are these funds to be invested for?

- A. 7 years or more
- B. 5 years or more
- C. 3 years or more
- D. 1 year or more
- E. Less than 1 year

2. What is the likelihood of your requiring access to the invested money?

- A. Need money within the year
- B. Almost certainly required within the next 3 years
- C. Little chance of requiring the majority of funds for at least 3 – 5 years. May need to withdraw a small portion in 3 – 5 years
- D. Little chance of requiring the majority of funds for at least 5 – 7 years. A small portion would only be required in case of emergency
- E. No access at all required for at least 7 years. Other funds have been set aside for emergencies

3. You understand Investment Risk to be:

- A. Risk means that you could lose everything
- B. Risk means that you could lose some of the growth your investment has made (but the capital stays intact)
- C. Risk is something that is managed by the investment manager – not something for you to worry about
- D. Risk is the likelihood of your investment going up or down in value at any given time.

4. In investment terms, you regard yourself as:

- A. Very conservative
- B. Conservative
- C. Fairly conservative, but with a view to returns
- D. Willing to take risks to improve returns
- E. Willing to take more risk than most to improve returns

5. You view an investor as:

- A. Someone willing to take unnecessary risks
- B. Someone with special skills or knowledge
- C. Someone like yourself
- D. Nothing special – everyone has some kind of investment

6. If a long-term investment started to lose money, you would:

- A. You won't be in a long term investment
- B. Sell the investment immediately
- C. Consider selling but never get around to it
- D. Monitor the investment more closely in the future
- E. Treat the loss as a short-term setback which will soon reverse

7. Do you have separate savings set aside for major expenses, this may includes things like education, home mortgage payments, home repairs and retirement

- A. I have no upcoming expenses other than my retirement living expenses
- B. Yes, I do have separate savings to meet major expenses
- C. I have a small amount of savings and a large credit limit on my credit card for emergencies
- D. No, I do not have separate savings to meet major expenses
- E. This money is for major expenses

8. What do you want to achieve through investment?

- A. Earn some income on the money which will be spent of the next year
- B. Maintain capital with low opportunity for capital growth
- C. Generate an income stream
- D. Achieve steady capital growth with no need for current income
- E. High capital growth

9. An investment in overseas shares is, to you:

- A. Highly risky
- B. Don't know much about it – but would consider it
- C. A good way to reduce your dependence on the Australian market
- D. An essential part of a long term portfolio

10. If asked about the exchange rate, you:

- A. Look blank
- B. Have heard it's weak, but no more
- C. Bemoan the effect it had on your last overseas holiday
- D. Quote the price in \$US

11. What is the main purpose of the investment?

- A. High returns
- B. Long term wealth
- C. Moderate returns
- D. Security with modest income and modest capital growth
- E. High level of security with modest income

12. How would you feel about the value of your investment going up and down, sometimes by as much as 30% or more, over a short period of time such as a year or less?

- A. Not concerned
- B. A little concerned
- C. Fairly concerned
- D. Very concerned
- E. Not acceptable

13. How important is it that your investments keep pace with inflation?

- A. Not important – you would rather protect your capital
- B. A little important – but you're not prepared to take unnecessary risks
- C. Fairly important – you know that you'll need to take some risk to ensure returns above inflation
- D. Very important – your priority is for these funds to grow significantly above inflation

14. What level of return do you expect your investment to achieve?

- A. Low returns without losing any capital
- B. A steady return with little chance of losing any capital
- C. 1-2% above inflation
- D. 3-4% above inflation
- E. 5% above inflation

15. You inherit \$30,000. After meeting any commitments, where would you invest this money?

- A. In the bank
- B. In fixed term deposits
- C. In a spread of different investment types
- D. In shares

Risk profile answers:

| | | | | | | |
|-----|-----|-----|-----|-----|-----|-------|
| 01: | A=8 | B=7 | C=6 | D=5 | E=4 | _____ |
| 02: | A=4 | B=5 | C=6 | D=7 | E=8 | _____ |
| 03: | A=1 | B=2 | C=3 | D=4 | | _____ |
| 04: | A=0 | B=1 | C=2 | D=3 | E=4 | _____ |
| 05: | A=1 | B=2 | C=3 | D=4 | | _____ |
| 06: | A=8 | B=5 | C=6 | D=7 | E=8 | _____ |
| 07: | A=8 | B=7 | C=6 | D=5 | E=4 | _____ |
| 08: | A=4 | B=5 | C=6 | D=7 | E=8 | _____ |
| 09: | A=1 | B=2 | C=3 | D=4 | | _____ |
| 10: | A=1 | B=2 | C=3 | D=4 | | _____ |
| 11: | A=4 | B=3 | C=2 | D=1 | E=0 | _____ |
| 12: | A=8 | B=7 | C=6 | D=5 | E=4 | _____ |
| 13: | A=1 | B=2 | C=3 | D=4 | | _____ |
| 14: | A=4 | B=4 | C=6 | D=7 | E=8 | _____ |
| 15: | A=3 | B=4 | C=4 | D=6 | | _____ |

TOTAL SCORE: _____

| Score | Risk Category | Description |
|---------|-------------------------|---|
| <50 | Conservative | Investors who have a very low tolerance to risk but are looking for some additional return while minimising fluctuations in capital. |
| 50 < 60 | Moderately Conservative | Investors who have a low tolerance to risk but are prepared to accept some fluctuations in capital in pursuit of modest capital growth over time. |
| 60 < 70 | Balanced | Investors who are looking for moderate capital growth over time and are prepared to take a reasonable level of risk. |
| 70 < 80 | Growth | Investors who are looking for a combination of both capital growth and income, and are prepared to tolerate a significant level of risk. |
| 80+ | High Growth | Investors who are seeking high capital growth over the long term and are prepared to tolerate a high level of risk. |

NOTES & COMMENTS

Investor Risk Profiles



| | Defensive | | | | Growth | | | | | | |
|--------------------------------|-----------------|--------------------|---------------|------------------|---------------------|------------------------|---------------------|------------------------|----------|------------|--------------------|
| | Australian Cash | International Cash | Australian FI | International FI | Australian Equities | International Equities | Australian Property | International Property | Other | Total | Defensive / Growth |
| Min | 10 | 0 | 20 | 10 | 0 | 0 | 0 | 0 | 0 | | |
| Conservative | 15 | 0 | 50 | 15 | 10 | 5 | 5 | 0 | 0 | 100 | 80/20 |
| Max | 40 | 10 | 70 | 40 | 25 | 15 | 15 | 10 | 20 | | |
| | | | | | | | | | | | |
| Min | 10 | 0 | 20 | 10 | 0 | 0 | 0 | 0 | 0 | | |
| Moderately Conservative | 10 | 0 | 35 | 15 | 20 | 10 | 10 | 0 | 0 | 100 | 60/40 |
| Max | 40 | 10 | 50 | 40 | 30 | 20 | 15 | 10 | 20 | | |
| | | | | | | | | | | | |
| Min | 0 | 0 | 10 | 0 | 10 | 5 | 0 | 0 | 0 | | |
| Balanced | 10 | 0 | 25 | 5 | 30 | 15 | 10 | 0 | 5 | 100 | 40/60 |
| Max | 30 | 10 | 40 | 20 | 50 | 25 | 20 | 10 | 20 | | |
| | | | | | | | | | | | |
| Min | 0 | 0 | 0 | 0 | 15 | 10 | 0 | 0 | 0 | | |
| Growth | 5 | 0 | 20 | 5 | 35 | 20 | 10 | 0 | 5 | 100 | 30/70 |
| Max | 25 | 10 | 30 | 15 | 60 | 30 | 25 | 10 | 20 | | |
| | | | | | | | | | | | |
| Min | 0 | 0 | 0 | 0 | 20 | 10 | 0 | 0 | 0 | | |
| High Growth | 5 | 0 | 10 | 5 | 45 | 20 | 10 | 0 | 5 | 100 | 20/80 |
| Max | 25 | 10 | 20 | 20 | 70 | 30 | 30 | 10 | 20 | | |