



ALL ABOUT YOU QUESTIONNAIRE

To enable me to provide you with financial advice, it is important that I understand your goals, objectives and financial situation. This document is designed to record this information.

The 'All About You Questionnaire' consists of five parts:

- PART 1: **Your profile**
- PART 2: **Your detailed information**
- PART 3: **Your risk profile**
- PART 4: **Adviser needs assessment**
- PART 5: **Client acknowledgement**

Client name:

Financial adviser:



PART 1

YOUR PROFILE

INSTRUCTIONS

So that our upcoming meeting is both productive and valuable for you, please complete the following questionnaire. The aim of the questionnaire is to prompt you to think about the goals and objectives you would like to achieve and the guidance that you are seeking. Your answers will also provide me with a basis to have a more meaningful discussion with you at our meeting

PART 1: YOUR PROFILE

1. Why are you seeking advice?

What are your reasons for seeking financial advice? What are you looking to achieve?

Please use the section below to detail why you have come to see us, and how you would like us to help you. You should also think about your goals. What are they? What is your timeframe? Your goals may include paying off your mortgage, saving for your children's education, retiring early, buying a new home or even overseas travel.

PART 1: YOUR PROFILE

2. Your information

Personal details

	Client	Partner
Title		
First name(s)		
Surname		
Date of birth		
Gender		
Relationship status		

Contact information

Residential address	Street no/name			
	Suburb			
	State	Postcode	Preferred <input type="checkbox"/>	
Postal address				
	Suburb			
	State	Postcode	Preferred <input type="checkbox"/>	
Home phone		Preferred <input type="checkbox"/>		Preferred <input type="checkbox"/>
Mobile phone		Preferred <input type="checkbox"/>		Preferred <input type="checkbox"/>
Work phone		Preferred <input type="checkbox"/>		Preferred <input type="checkbox"/>
Email		Preferred <input type="checkbox"/>		Preferred <input type="checkbox"/>

Health

	Client	Partner
How would you describe your health?	<input type="checkbox"/> Excellent <input type="checkbox"/> Good	<input type="checkbox"/> Average <input type="checkbox"/> Poor
Please detail any health issues that could affect your goals and objectives?		

PART 1: YOUR PROFILE

Employment

(More detail: Part 2 - Section 1.2 of questionnaire)

	Client	Partner
Employment status	<input type="checkbox"/> Full Time <input type="checkbox"/> Casual <input type="checkbox"/> Part time <input type="checkbox"/> Not working/retired	<input type="checkbox"/> Full Time <input type="checkbox"/> Casual <input type="checkbox"/> Part time <input type="checkbox"/> Not working/retired
Employment type	<input type="checkbox"/> Employee <input type="checkbox"/> Contractor <input type="checkbox"/> Self-employed <input type="checkbox"/> Other	<input type="checkbox"/> Employee <input type="checkbox"/> Contractor <input type="checkbox"/> Self-employed <input type="checkbox"/> Other
What is your occupation?		

Income details

(More detail: Part 2 - Section 2.1 of questionnaire)

	Client	Partner	Joint
Gross salary	\$	\$	\$
Rental	\$	\$	\$
Investment: interest	\$	\$	\$
Investment: dividends	\$	\$	\$
Centrelink/DVA	\$	\$	\$
Super / Pension	\$	\$	\$

Savings capacity

(More detail: Part 2 - Section 2.1 and 2.2 of questionnaire)

	Client	Partner	Joint
How much do you save?	\$	\$	\$

Asset details

(More detail: Part 2 - Section 2.4 of questionnaire)

Lifestyle assets	Client	Partner	Joint
Family home	\$	\$	\$
Contents	\$	\$	\$
Motor vehicles	\$	\$	\$

Note: If you have any other significant lifestyle assets, please include the details in the notes section at the end of this document.

PART 1: YOUR PROFILE

Investment assets	Client	Partner	Joint
Cash	\$	\$	\$
Term deposits	\$	\$	\$
Managed funds	\$	\$	\$
Shares	\$	\$	\$
Investment properties	\$	\$	\$

Note: If you have listed any investment assets above (or have any other investment assets), please bring the relevant statements to our meeting.

Liability details

(More detail: Part 2 - Section 2.5 of questionnaire)

	Client	Partner	Joint
Home mortgage	\$	\$	\$
Margin loans	\$	\$	\$
Investment loans	\$	\$	\$
Personal loans	\$	\$	\$
Credit cards	\$	\$	\$

Note: If you have listed any liabilities above (or have any other liabilities), please bring the relevant statements to our meeting.

Insurance

(More detail: Part 2 - Section 4 of questionnaire)

Client

Current insurances	Life insured	Annual premium	Benefit amount
Life		\$	\$
Total & Permanent Disability		\$	\$
Trauma		\$	\$
Income protection		\$	\$

PART 1: YOUR PROFILE

Partner

Current insurances	Life insured	Annual premium	Benefit amount
Life		\$	\$
Total & Permanent Disability		\$	\$
Trauma		\$	\$
Income protection		\$	\$

Note: If you have listed any insurance policies above, please bring the relevant statements and/or policy details to our meeting.

Superannuation and retirement planning

(More detail: Part 2 – Section 3 of questionnaire)

	Client	Partner
What is the approximate balance of your super or retirement savings?	\$	\$
Expected retirement age		
Desired retirement income (p.a)	\$	\$

Note: If you have listed any superannuation accounts above please bring the relevant statements to our meeting.

Estate planning

(More detail: Part 2, Section 1.3 of questionnaire)

	Client				Partner			
Do you have a Will in place	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Year last reviewed	----	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Year last reviewed	----
Do you have Power of Attorney?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unsure	Year last reviewed	----	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unsure

Note: If you listed any estate planning information above, please bring details to our meeting.

Notes

Please provide any additional information that you think may be relevant for our meeting.

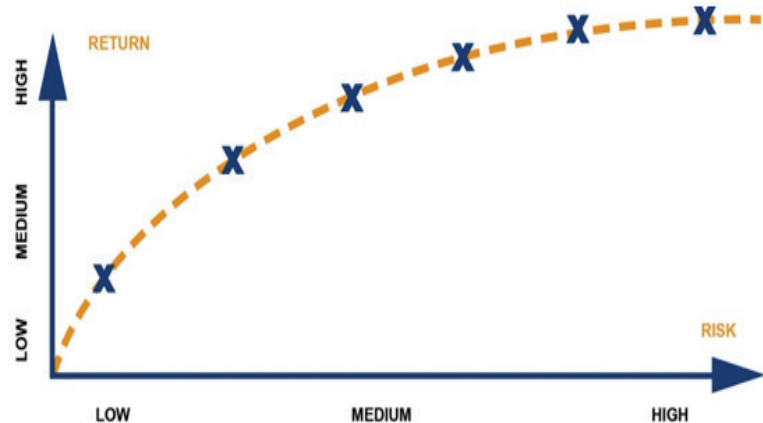
RISK PROFILE

The Risk Profile is designed to determine your level of tolerance to, and acceptance of, investment risk. Investment risk is the chance that the actual value of, or return from, an investment may be less than its expected value or return. The following questions assess your willingness to accept investment risk, and your capacity to take risk relative to your financial situation, goals and objectives.

Relationship between risk & return

Generally the higher the risk the higher the expected return.

Whilst returns are critical, it is important you determine the risk you are prepared to take to achieve the returns and understand the consequences of that decision on your ability to meet your goals and objectives



People have different risk profiles which can reflect variations in their current financial situation, their age and life stage, their goals and objectives (and the time in which they wish to achieve them), their financial experience and knowledge, as well as personal values and beliefs. For example, some investors find it easy to ignore movements in the market and to focus on their long-term investment goals. However, others become anxious when their investments decrease in value, even by a small amount. This means we need to understand your willingness to take on risk, and also your capacity to handle the risks associated with an investment; for example, you may need a less volatile investment for a short term goal to ensure you have the money available at the time you need it.

By more clearly determining your risk profile, we are able to provide you with advice that is tailored and appropriate for your individual circumstance.

PART 3: YOUR RISK AND RETURN PROFILE

1. Risk & return profile questionnaire

The following questions will help me determine your risk profile.

Please note that C = Client, P = Partner, J = Joint & E = Entity

Willingness to take on risk

Q.1 How familiar are you with investing?

C	P	J	E	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	I am an experienced investor. For example, I am familiar with investing and take an active interest in the share market.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	I have a good understanding. I know how my super or managed funds work and I know how my money is invested.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	I have very little experience. I might know the balance of my super fund.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	I have no experience.

Q2 Some investment assets change value frequently; while their value may increase over time, their value may also decrease. Which best describes your attitude to investment fluctuations?

C	P	J	E	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	I prefer investments that are stable with low levels of fluctuation.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	While I prefer stable investments with low fluctuation, I am comfortable if a small portion of my money experiences more volatility than the rest.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	I accept that I will see the value of my investments going up and down, but I would like to maintain some stable investments to smooth returns over time.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	I expect to see the value of my portfolio going up and down, and I am comfortable investing most of my portfolio in assets with higher levels of fluctuation.

Q.3 Given your investment timeframe, how much could a \$100,000 investment fall in value before you would start to feel really uncomfortable, or question your decision to invest

C	P	J	E	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Any fall would make me feel uncomfortable or question my decision to invest.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A \$10,000 fall (to \$90,000) would make me feel uncomfortable or question my decision to invest.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A \$20,000 fall (to \$80,000) would make me feel uncomfortable or question my decision to invest.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A \$30,000 fall (to \$70,000) would make me feel uncomfortable or question my decision to invest.

PART 3: YOUR RISK AND RETURN PROFILE

Q.4 If your portfolio balance increased overtime and you felt you were on track to meeting your goals, what would be your likely thought process?

C	P	J	E	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Take more risk within my portfolio, with the hope of achieving more of my goals, even if this has a chance of jeopardise some of my goals.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continue to maintain my investment strategy
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	As long as my goals could be met, I would sell down part of my investments to reduce the chance of jeopardising my goals, even if this means accepting a lower return.

Q.5 If markets experienced negative returns and you felt that you were starting to 'fall behind' in meeting your goals, what would be your likely thought process?

C	P	J	E	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Increase the risk to pursue my goals.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continue to maintain my investment strategy to ride out the negative returns.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Reduce the risk within my portfolio to avoid further jeopardising my goals, even if this means I wouldn't be able to meet all of my goals.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sell my investments to avoid any further losses, even if it means my goals will not be met.

Q.6 Let's say that your investment portfolio drops in value. How long would you be willing to wait for it to recover and return to its previous level before moving to a more conservative investment?

C	P	J	E	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	I would move to a more conservative investment immediately, I won't accept any fall in my investment
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12 months.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 years.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5 years.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7 years +

Q.7 Higher returns require higher levels of risk to be taken by an investor. What level of risk would you be comfortable taking to meet your goals?

C	P	J	E	I am comfortable with a portfolio that has the following chance of experiencing a negative return in any one year
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 in 5 chance (20%)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 in 12 chance (8%)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 in 33 chance (3%)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0%

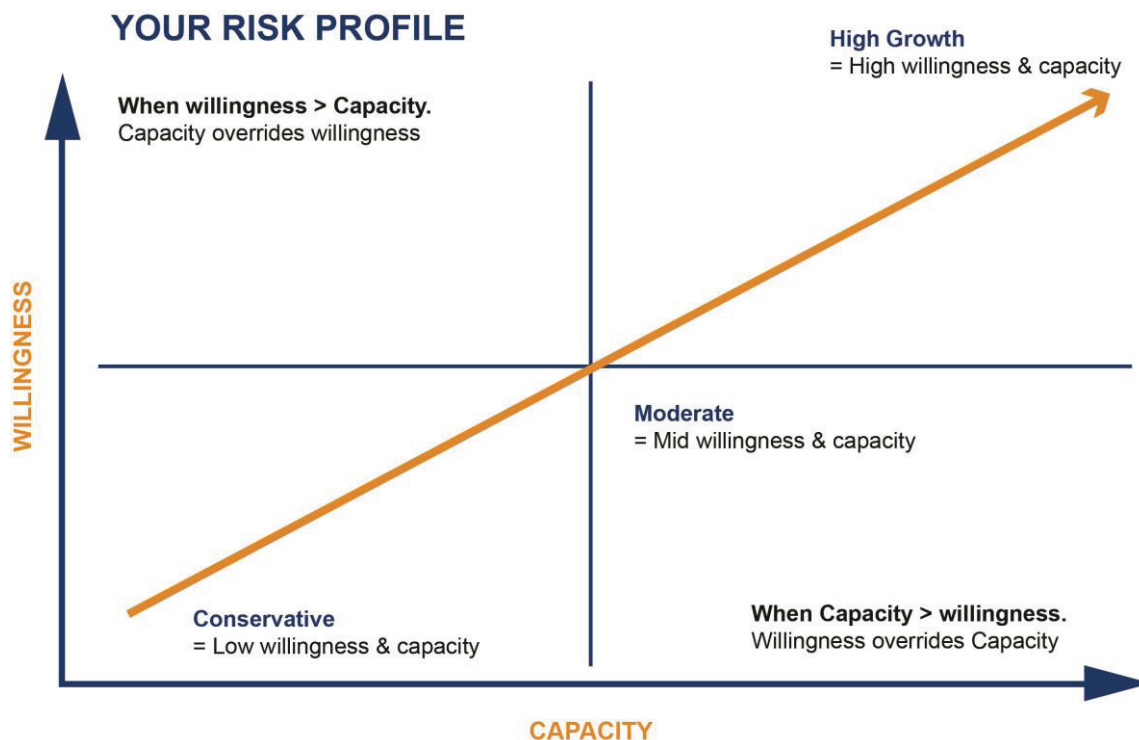
PART 3: YOUR RISK AND RETURN PROFILE

Capacity to take on risk

Q.8 Which of the following best describes your current situation?

C	P	J	E	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Investor with few financial commitments (e.g.. single). I am looking to accumulate wealth for the future.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Investor who has financial commitments (e.g. young family). I don't have a lot of money at the moment, but want to save more.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Well established. My finances are under control. I want to save more and am starting to seriously consider funding retirement.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Preparing for retirement. I am thinking of downsizing my home and looking at strategies to release retirement funds.
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Retired. I depend on my investments and am keen to maintain lifestyle

2. Your risk / return profile



PART 3: YOUR RISK AND RETURN PROFILE

3. Your risk tolerance

Understanding your investment risk tolerance is vital to portfolio construction and developing an appropriate asset allocation for you.

		Tolerance				
		←	→	←	→	
		Low	Medium	High		
Detail	<p>Low risk investors are generally comfortable with fluctuating investments. Seeking to protect most or all of their capital, they sacrifice higher returns to achieve capital protection. Portfolios mainly consist of income assets, with little exposure to growth assets</p>	<p>Medium risk investors are generally comfortable with significant ups and downs in their investment values – they understand this is required for long term gains. To achieve their goals, funds are spread across the asset classes, with growth assets of 30% to 60% proving comfortable.</p>	<p>High risk investors are comfortable with the volatility that comes with a long-term, growth-focussed investment portfolio. This type of portfolio may consist of 80% to 100% growth assets. These portfolios generally suit longer timeframes due to the risk and resulting volatility.</p>			

Please indicate where you believe you fall on the following risk tolerance spectrum:

		Tolerance					
		←	→	←	→	←	→
		Low	Medium	High			
Client	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
Partner	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
Joint	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
Entity	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						

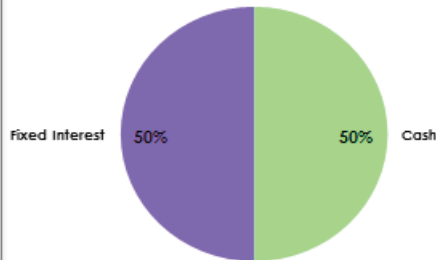
PART 3: YOUR RISK AND RETURN PROFILE

4. Count's standard strategic asset allocations

Defensive

Suitable for: Investors with low risk tolerance and/or short investment timeframe

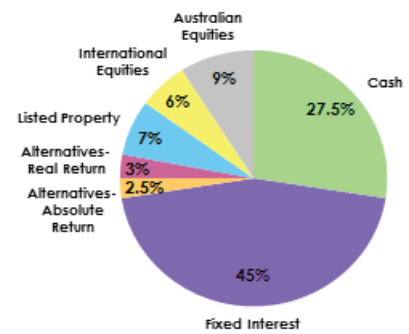
- Minimum time frame: 2 years
- Volatility: Low
- Returns: Low



Conservative

Suitable for: Investors with low risk tolerance and/or short to medium investment timeframe

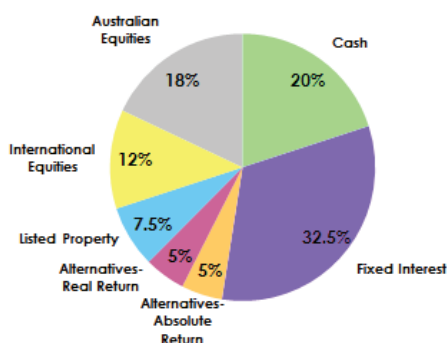
- Minimum time frame: 3 years
- Volatility: Low - Moderate
- Returns: Low - Moderate



Moderate Risk Profile

Suitable for: Investors with a moderate tolerance and/or medium investment timeframe

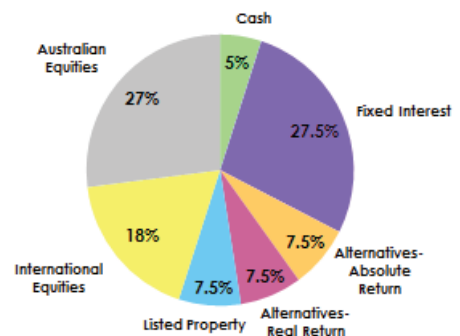
- Minimum time frame: 4 years
- Volatility: Low - Moderate
- Returns: Low - Moderate



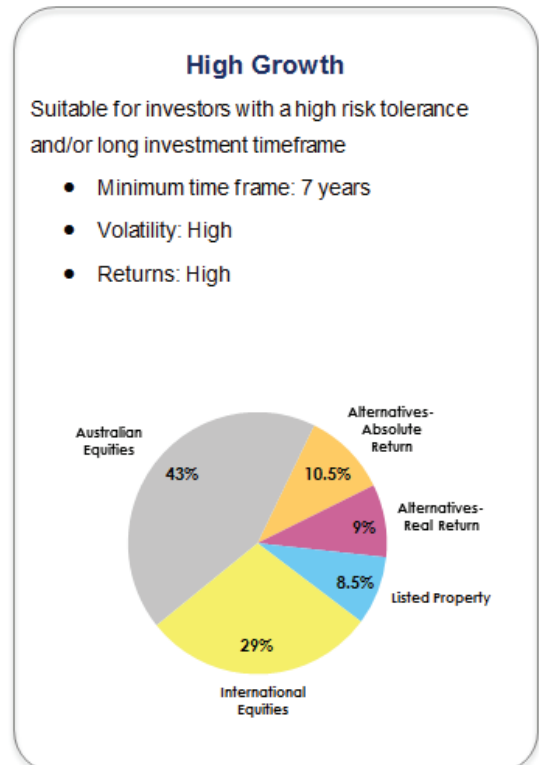
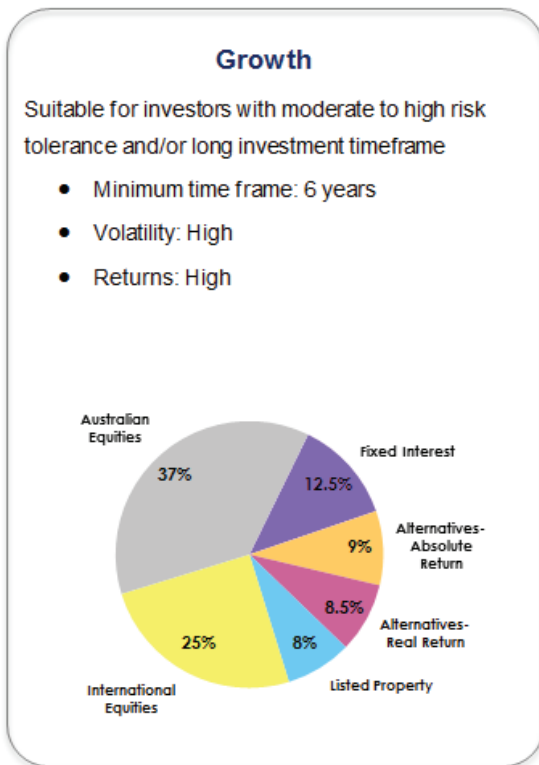
Balanced

Suitable for: Investors with a moderate risk tolerance and/or long investment timeframe

- Minimum time frame: 5 years
- Volatility: Moderate - High
- Returns: Moderate - High

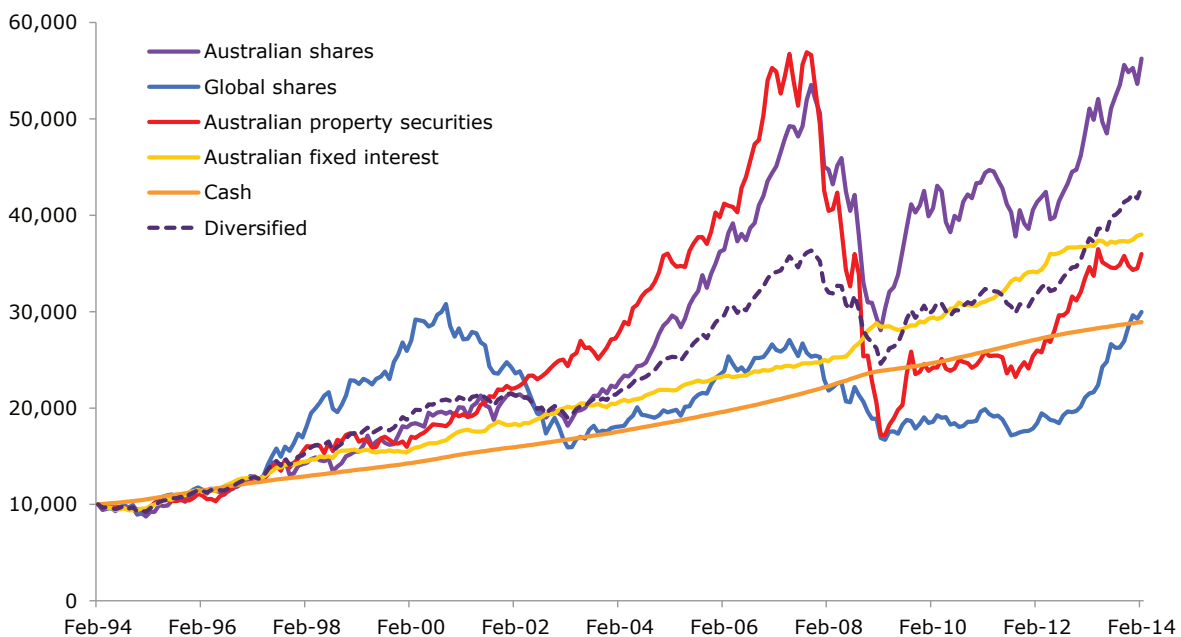


PART 3: YOUR RISK AND RETURN PROFILE



The graph below demonstrates the cumulative impact of investing in different asset classes.

The addition of extra asset classes to an investment can enhance returns and reduce risk as not all asset classes have the same risk return profile. Some assets perform strongly in periods of growth, whilst others perform better when the economy is slowing. This is known as correlation, which effectively measures how assets perform in relation to one another. Having multiple assets in a portfolio can smoothen the ride for investors as they are not subject to risks related to the single asset. The following graph shows the growth of \$10,000 of various asset classes over the past decade (Feb 1994 to Feb 2014) and illustrates the 'smoother' returns that can be achieved with a 'Diversified' portfolio.



PART 5: CLIENT ACKNOWLEDGEMENT

1. Client acknowledgement and declaration

I/We acknowledge that:

The information in this 'All About You Questionnaire' is to, the best of my/our knowledge, an accurate and complete record of the information sought.

My/Our adviser has warned us that if incomplete or limited financial information has been provided during the consultation process, then there is a possibility that any recommendation given to me/us may not be fully appropriate to my/our individual goals and needs.

My/Our adviser has made me/us aware that any tools, calculators or worksheets used as illustrative tools by my financial adviser are for the primary purpose of assisting us to explore various strategies during the financial planning process. I/We understand that representations made during these fact-finding sessions are not to be relied or acted upon. I/We understand that when my/our personal advice is finalised and ready to be implemented it will be given to me/us in a written Statement of Advice.

I/We confirm that I/we have had the Financial Services Guide (FSG) Part 1 Version 11 and Part 2 Version 12 shown and explained to me/us. In particular, my/our adviser has clarified:

- Who the Licensee is that is authorising my adviser services;
- Details of their qualifications;
- The products and services they are authorised to provide advice on;
- Their remuneration arrangements and other benefits received;
- Any associations and referral arrangements that may be in place;
- How personal information is maintained and how it is kept secure; and
- The complaints handling process.

My/Our adviser has asked me/us about any borrowed funds that I am/we are seeking advice on. I/We understand that I/we will not be charged an asset based fee on any borrowed funds that I/we seek advice on.

Client(s) to tick the relevant check boxes:

My/Our preference for being provided with a copy of FSG Part 1 and Part 2 both now and in the future is to receive it by:

- Hand – given at my/our meeting(s);
- Mail – sent to me/us in hard copy;
- Fax;
- Email – sent to me/us as a PDF document; or
- Website – I/we will follow the links you have provided to your website to obtain a copy(s).

I/We have been made aware that as a member of the Commonwealth Bank Group of companies, Count Financial Limited has adopted the principles set out in the Privacy (Private Sector) Amendment Act 2000 as part of their continuing commitment to client service and the maintenance of client confidentiality. Should I/we require further details I/we have elected to receive a copy of the Group's Privacy Policy by:

- Hand – given at our meeting;
- Mail – sent to me/us in hard copy;
- Fax;
- Email – sent to me/us as a PDF document; or
- Website – I am/we are aware that I/we can obtain the Privacy Policy from the Commonwealth Bank's Security and Privacy page of their website.

PART 5: CLIENT ACKNOWLEDGEMENT

- I/We consent to receiving by online delivery from my financial adviser certain advice or product documents. Online delivery may include text in an email or an attachment to an email, an email with a hyperlink to the document or a written notice that may be paper or electronic with a reference to a website address where the document can be found.

Advice documents may include though are not limited to Statements of Advice, Records of Advice or Fee Disclosure Statements. Product documents generally include Product Disclosure Statements or other product materials. In some circumstances, I/we may also receive other communications by online delivery, such as confirmation of transactions, periodic statements or ongoing disclosures of significant information or material events

- I/We agree to my/our personal information being collected and used (including shared with related companies of Count Financial Limited) in accordance with the Commonwealth Bank's Privacy Policy Statement.

2. Tax File Number (TFN) storage consent

I/We permit Count Financial Limited (Count) and its Authorised Representative to retain my/our TFN on file, subject to the following conditions:

- Count agrees to only use the TFN for purposes approved by law. This includes finding or identifying my/our superannuation benefits where other information is insufficient, calculating tax on any benefit I/we may be entitled to, for superannuation surcharge purposes and providing information to the Commissioner of Taxation. Count is also permitted to retain my/our TFN to quote on applications for future investments that I/we may make. These purposes may change in the future.
- In addition to the Commissioner of Taxation, the TFN will only be disclosed to the Trustee and Fund Managers that act on my/our behalf, and any other Government authority that requires my/our TFN.
- I/We understand that I/we are under no obligation to provide my/our TFN and declining to quote my/our TFN is not an offence.
- If I/we do not provide my/our TFN, I/we may pay more tax on my/our benefits than I/we have to and I/we also may have to pay the superannuation surcharge. It may also be more difficult to administer my/our benefits if you do not have my/our current address, if I/we wish to amalgamate my/our superannuation accounts, or if I/we have insufficient identification to claim or inquire about my/our benefits. I/We may pay more tax on dividends and distributions from investments that I/we hold. These consequences may change in the future.
- Count will only collect and use my/our TFN in accordance with the Commonwealth Bank Privacy Policy. It will also comply with the conditions of the Tax Administration Act.
- Count agrees to implement the necessary security to ensure that my/our TFN is not disclosed to any party not noted above; or misused by anyone.
- Count agrees to remove and destroy all records of my/our TFN should I/we instruct them to.

	TFN
Client	
Partner	
SMSF	
Company	
Trust	

PART 5: CLIENT ACKNOWLEDGEMENT

This All About You Questionnaire was completed with information gathered during my/our meeting and from subsequent conversations.

Client here means in my/our capacity as ;

- Individuals
- Member/trustee of SMSF
- Director
- Authorised signatory
- Trustees
- Beneficiaries of the Trust

Client acknowledgement

Client name

Client signature

Date acknowledged

Partner name

Partner signature

Date acknowledged

Adviser acknowledgement

Adviser name

Adviser signature

Date acknowledged