

WHOLEWEALTH

CLIENT QUESTIONNAIRE

YOUR ADVISER

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WHOLE WEALTH CLIENT QUESTIONNAIRE

Please take the time to complete this document as thoroughly as possible. We use this information to develop our advice to you. If any part of the questionnaire is not relevant, please write "N/R" in the space provided. Please also feel free to attach any extra documents that you feel are relevant.

Completed forms can be sent to us via the following media:

Email: guy@wholewealth.com.au

Post: PO Box 3546 West End, QLD. 4101

Alternatively, you can bring the questionnaire to your first meeting with your Adviser.

Section A: Personal Details

Name (1): _____ DOB: ____/____/____

Name (2): _____ DOB: ____/____/____

Home Address: _____
_____ P/C: _____

Work Address: _____
_____ P/C: _____

Postal Address: _____
_____ P/C: _____

Telephone/Fax: _____ (a/h)
_____ (b/h)
_____ (mob)
_____ (fax)

Email: _____

Children: _____ DOB: ____/____/____
_____ DOB: ____/____/____
_____ DOB: ____/____/____
_____ DOB: ____/____/____

Marital Status: Single/ Married/ Co-Habiting/ Separated

Smoking Status: Yes/ No

Section B: Your Reasons for Seeing Us

In the following sections, we ask you to give us specific information about your financial circumstances. In this section, we ask you to tell us in your own words what you would like us to help you with. Please let us know of any and all other information that is relevant to your financial situation. Please feel free to attach other documents to this questionnaire.

General Information

Short Term Goals - Please list your financial goals for the next 12 months

Medium Term Goals - Please list your financial goals for the next five years

Long Term Goals - Please list your financial goals for the period after the next five years

Section C: Assets and Liabilities

C1: Your Home

Value of your home: _____

Debt Secured Against the home: _____

Deductible (business/investment): _____

Non-Deductible (private): _____

Home is owned in whose name: _____

C2: Investment Properties

Address	Owner (ie whose name is the property held in)	Cost	Date of Acquisition	Current Value	Debt	Net Value
Eg 1 Smith St Blacktown	Husband	\$400K	Oct 2003	\$650,000	\$150,000	\$500,000

C3: Share or Managed Investments

Company/Fund Manager	Owner (ie whose name is the asset held in)	Cost	Date of Acquisition	Current Value	Debt	Net Value
Eg AMP Managed Fund	Husband	\$100,000	Oct 2003	\$150,000	Nil	\$150,000

C4: Other Assets

Cash: _____

Superannuation: Client 1 member balance: _____

(see also section D) Client 2 member balance: _____

Other Assets: _____

C5: Debts:

Credit card: _____

Leases: _____

Other: _____

C6: Comments - is there anything else we should know about these assets and liabilities:

Section D: Superannuation

D1: Client 1

Name: _____

Fund	Annual Contribution	Current Value	Comments
Eg HESTA	9% of salary: \$4,500	\$52,000	Invested in high growth

Are you happy with your current superannuation fund/s?

D2: Client 2

Name: _____

Fund	Annual Contribution	Current Value	Comments
Eg HESTA	9% of salary: \$4,500	\$52,000	Invested in high growth

Are you happy with your current superannuation fund/s?

Section E: Life Insurances (term life, income protection, etc - please do not show general insurances such as home and contents and health cover)

E1: Client 1

Name: _____

Type of Insurance	Annual Premium	Amount of Cover	Insurer
e.g Death Cover	\$1,000	\$1,000,000	AIG

Are you happy with your current life insurances?

Are there any medical reasons why you might not be able to increase or change your cover?
Have your parents or any siblings suffered from a major trauma?

What are your hobbies and pastimes?

E2: Client 2

Name: _____

Type of Insurance	Annual Premium	Amount of Cover	Insurer
e.g Death Cover	\$1,000	\$1,000,000	AIG

Are you happy with your current life insurances?

Are there any medical reasons why you might not be able to increase or change your cover?
Have your parents or any siblings suffered from a major trauma?

What are your hobbies and pastimes?

Section F - Estate Planning and Financial Management

F1: Client 1:

Do you have a will? Y/N Last reviewed: ____/____/____

Do you have powers of attorney? Y/N Last reviewed: ____/____/____

Do you have a solicitor? Y/N

Name of solicitor: _____

Address: _____

Telephone: _____

Have you previously used an accountant? Y/N

Name of accountant: _____

Address: _____

Telephone: _____

F2: Client 2:

Do you have a will? Y/N Last reviewed: ____/____/____

Do you have powers of attorney? Y/N Last reviewed: ____/____/____

Do you have a solicitor? Y/N

Name of solicitor: _____

Address: _____

Telephone: _____

Have you previously used an accountant? Y/N

Name of accountant: _____

Address: _____

Telephone: _____

F3: Other Details

Do you expect to inherit any major amounts in the next five years?

Do any of your beneficiaries need particular protection in your will?

Section G: Income and expenses

G1. Please provide details of your current employment and income.

Client 1	
Name: _____	
Occupation: _____	
Employer: _____	
SOURCE	GROSS \$ PA
Salary	
Business	
Trust Income	
Centrelink	
Superannuation	
Rental	
Dividends	
Other (please specify)	
TOTAL	

Client 2	
Name: _____	
Occupation: _____	
Employer: _____	
SOURCE	GROSS \$ PA
Salary	
Business	
Trust Income	
Centrelink	
Superannuation	
Rental	
Dividends	
Other (please specify)	
TOTAL	

G2. Do you have any leave entitlements?

G3. Is there any other further information about your income that may be relevant to the development of your financial plan?

G4. How reliant are you on investment income to meet your day to day living expense?

G5. How reliant will you be on investment income in the future to meet your daily living expense?

G6. What is your annual combined living expenses including interest on loans? (refer to budget template on Section I for assistance)

G7. Do you anticipate any major expenses in the next five years?

Section H: Investment Profile

H1: Please rate how comfortable you would feel investing in the following types of assets:

1 = very uncomfortable; 3 = reasonably comfortable; 5 = very comfortable

	1	2	3	4	5
Residential Property					
Commercial Property					
Direct Australian Shares					
Direct International Shares					
Managed Equity Funds					
Managed Property Funds					
Other Managed Funds					
Fixed Rate Investments					
Speculative Investments					

H2: Investment Time Frame

What is your investment timeframe?

Client 1: _____

Client 2: _____

H3: Retirement Plans

	Retired	< 5 Years	5-10 Years	10-20 Years	> 20 Years
Client 1					
Client 2					

H4. Using the descriptions on the last page of this document, how would you describe yourself as an investor?

H5. How comfortable are you with debt?

H6. How comfortable are you in borrowing to finance investments?

H7. What is/would be the main purpose of your investments?

Section I - Your Budget (Optional)

The following planner can be used to list out the major areas of expenditure in your lifestyle. The planner is a very useful tool to help you learn about your spending habits. If you are a couple, please complete this as a couple.

Item	Per Month	Per Annum
Mortgage		
Council Rates		
Body Corporate/ Maintenance		
Household Help		
Home Phone		
Cable TV		
Other Mortgage Loans		
Personal Loans		
Life Insurance		
Trauma Insurance		
Income Protection		
Car Registration		
Lease/Loan Repayments		
Other		
Children/Dependants Clothing		
School/University Fees		
Allowance		
Groceries		
Entertainment/ Restaurants		
Club Membership/ Hobbies		
Clothes/Shoes-Personal		
Furniture/Appliances		
Medical/Dental Consultations		
Private Health Insurance		
Pet Costs		
Books		
Cigarettes		
Transport Costs - Taxi - Train		

Item	Per Month	Per Annum
Rent		
Water		
Electricity		
Gas		
Mobile Phone		
Internet		
Investment Loans		
Credit Cards		
Financial Planning		
Accountant		
Solicitor		
Insurance		
Petrol/Repairs/ Maintenance		
Childcare		
Other Activities		
Alcohol		
Sports & Fitness		
Holidays		
Clothes/Shoes- Work Related		
Pharmacy/ Prescription		
Subscriptions/ Newspapers		
Gifts/Donations		
Lunch/Coffee		
Other		

Section J: Fees for Preparation and Implementation of Advice

This section is to be completed by your adviser following your initial meeting.

Your Adviser will be paid the following amounts for providing financial advice:

Fees Paid By You

Fee for preparing Statement of Advice \$_____ (plus GST).

Please note that the fee for preparing the Statement of Advice is payable upon delivery of the advice. This fee will be payable regardless of whether the advice is implemented. Fees for subsequently implementing the advice will be disclosed in the Statement of Advice.

Fees Paid by a Third Party (Commissions)

These fees will be communicated to you in your Statement of Advice. These fees will not be payable if you do not accept the advice.

Section K: Client Confirmation and Acceptance

Please email the completed fact finder to guy@wholewealth.com.au with the following acknowledgement and declaration:

I/We confirm the contents of the fact finder represent a true and accurate reflection of my financial circumstances and I/We understand the information provided in this fact finder will be used for the purposes of providing financial and investment advice to me. My/Our information will not be used for any other purpose unless directed by me.

I/WE also accept the fees outlined in section J and authorise you, as my adviser, to proceed with preparing a written statement of advice. I/We undertake to pay the fee for the preparation of advice and I/We understand that fees for implementing the advice will not be charged until I/We accept the written statement of advice and agree to its implementation.

OR

If you are returning a hard copy of the fact finder, please sign below to confirm the declaration above.

Client 1: _____ / ____ / ____
(please sign)

Client 2: _____ / ____ / ____
(please sign)

Common Risk Profiles

The following is a list and description of the main risk profiles for investors. You can use these descriptions to answer question H4.

These descriptions are general in nature. Your Adviser will take into consideration your personal circumstances when providing advice and may advise on a different asset mix as they see fit.

Whilst property does not form part of the asset mix, property is inherently conservative with the appropriate strategy considered.

A. Ultra Conservative - Cash Management

As an Ultra Conservative investor, your risk tolerance is extremely low and you have a short time-frame for investment. You are not comfortable with growth assets and the only appropriate investment for you is cash-based investment such as bank accounts, cash management trusts and term deposits.

B. Conservative

As a Conservative investor, you are not in favour of risk and find it difficult to cope with losses. You feel more comfortable maintaining what you already have. You are more contented to accept lower returns rather than taking up too much risk for higher returns. Based on your risk profile, your preferred investment mix would generally be in defensive assets, such as bonds, cash, term deposits and fixed interests funds, and a small portion in growth assets, such as shares and property investments.

Below is a general example of an asset mix for a Conservative investor:

Defensive	Cash	25%	
	Fixed Interest	40%	65%
Growth	Australian Equities	15%	
	International Equities	10%	
	REITs and Infrastructure	5%	
	Alternatives	5%	35%

C. Moderately Conservative

As a Moderately Conservative investor, you tolerate low levels of variability in returns and prefer not to have large fluctuations in short term performance. Although increasing your wealth is not paramount and that you may have some nervousness about investing, you are prepared to accept some risks to your capital for the chance of moderate growth. Based on your risk profile, you generally prefer a balance mix of defensive assets, such as bonds, cash, term deposits and fixed interests funds, and growth assets, such as shares and property investments.

Below is a general example of an asset mix for a Moderately Conservative investor:

Defensive	Cash	15%	
	Fixed Interest	29%	44%
Growth	Australian Equities	21.5%	
	International Equities	13.5%	
	REITs and Infrastructure	8.5%	
	Alternatives	12.5%	56%

D. Balanced

As a Balanced investor, you look to achieve modest growth in your capital and at the same time aim to protect the wealth you already have. You understand that you will experience short term fluctuations in performance in order to potentially gain higher returns over the long term. Based on your risk profile, you are comfortable to invest more towards growth assets such as shares and property.

Below is a general example of an asset mix for a Balanced investor:

Defensive	Cash	5%	
	Fixed Interest	18%	23%
Growth	Australian Equities	28%	
	International Equities	17%	
	REITs and Infrastructure	12%	
	Alternatives	20%	77%

E. Growth

As a Growth investor, you seek for a high return for a greater growth potential. You are prepared to accept high levels of volatility in your portfolio to create substantial returns for extra wealth over the longer term. Based on your risk profile, you are comfortable to invest most of your assets into growth investments, such as shares and property, and a small percentage towards defensive assets, such as bonds, cash, term deposits and fixed interests funds.

Below is a general example of an asset mix for a Growth investor:

Defensive	Cash	2.5%	
	Fixed Interest	9%	11.5%
Growth	Australian Equities	34%	
	International Equities	23.5%	
	REITs and Infrastructure	13.5%	
	Alternatives	17.5%	88.5%

F. High Growth

As a High Growth investor, you are looking for wealth creation and are prepared to trade-off portfolio balance in pursuit of potential long term gains. You are comfortable with a portfolio that includes a substantial proportion of high risk investments and are prepared to accept short term fluctuations in performance. Based on your risk profile, you generally prefer a portfolio that only focuses on growth assets such as shares and property.

Below is a general example of an asset mix for a High Growth investor:

Defensive	Cash	0%	
	Fixed Interest	0%	0%
Growth	Australian Equities	40%	
	International Equities	30%	
	REITs and Infrastructure	15%	
	Alternatives	15%	100%