

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/A" 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:

Email: unlock@futurekeyfinancial.com.au
Post: PO Box 1089, Lutwyche QLD 4030

Personal Details

CLIENT 1

Title	Given Name(s)	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Smoker?	Date of Birth	Health
<input type="text"/>	<input type="text"/>	<input type="text"/>
Marital Status	TFN (Optional*)	
<input type="text"/>	<input type="text"/>	
Phone	Mobile	
<input type="text"/>	<input type="text"/>	
Email	Fax	
<input type="text"/>	<input type="text"/>	

CLIENT 2

Title	Given Name(s)	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Smoker?	Date of Birth	Health
<input type="text"/>	<input type="text"/>	<input type="text"/>
Marital Status	TFN (Optional*)	
<input type="text"/>	<input type="text"/>	
Phone	Mobile	
<input type="text"/>	<input type="text"/>	
Email	Fax	
<input type="text"/>	<input type="text"/>	

Home Address

<input type="text"/>	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Postal Address

<input type="text"/>	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

DEPENDANTS

Full Name	Date of Birth	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Do you expect to have any or more dependants in the next 12 months?

Yes / No

* You may choose not to provide this information to us and pass this directly to the product providers. Please refer to the following links for more information: [Tax File Number](#) and [Privacy fact sheet 6: Protecting your TFN information](#).

Your Objectives

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 (next 12 months)

Medium Term Goals (next 5 years)

Long Term Goals (after next 5 years)

Additional Notes

Income and Expenses

CLIENT 1

Employment Status	Occupation

Employer	Salary (ex. super)

Other Income

Business	
Trust Income	
Superannuation Income Stream	
Centrelink	
Rental	
Dividends	
Other (please specify)	

CLIENT 2

Employment Status	Occupation

Employer	Salary (ex. super)

Other Income

Business	
Trust Income	
Superannuation Income Stream	
Centrelink	
Rental	
Dividends	
Other (please specify)	

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

Is there any other further information about your income that we should know?

Are you currently relying on investment income to meet your living expense?

Do you expect to rely on investment income in the future to meet your expense?

Annual combined living expenses?

Do you anticipate any major expenses in the next five years? If so, please briefly describe.

Itemised Expenses

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 expenses. If you are a couple, please complete this as a couple.

Item	Per Month
<u>Home/Property</u>	
Home Mortgage	
Council Rates	
Body Corporate/Maintenance	
Water Rates	
Rent	
<u>Utilities</u>	
Water	
Electricity	
Gas	
Mobile Phone	
Internet / Home Phone	
Cable TV	
<u>Children</u>	
Childcare	
Allowance / Expenses	
School/University Fees	
<u>Vehicles and Transportation</u>	
Vehicle Registration	
Vehicle Insurance	
Lease/Loan Repayments	
Transport Costs (Public Transport)	
Petrol / Repairs / Maintenance	
<u>Household expenses</u>	
Household Maintenance	
Clothes/Shoes-Personal	
Furniture/Appliances	
Groceries	
Entertainment	
Eat Out Meals	
Coffee	

Item	Per Month
Pet Costs (include insurance)	
<u>Insurances</u>	
Life Insurance	
TPD Insurance	
Trauma Insurance	
Income Protection	
Private Health Insurance	
<u>Medical</u>	
Pharmacy/Prescription	
Medical/Dental Consultations	
<u>Professional services</u>	
Financial Planning	
Accountant	
Solicitor	
<u>Work related expenses</u>	
Travel and Meal Allowances	
Clothes/Shoes-Work Related	
<u>Other Loans</u>	
Investment Loans	
Credit Cards	
Other Mortgage Loans	
Personal Loans	
<u>Other Expenses</u>	
Alcohol	
Cigarettes	
Sports & Fitness	
Holidays	
Subscriptions/Newspapers/Books	
Gifts/Donations	
Club Membership/Hobbies	

Assets

Asset Name / Description <small>(e.g. Home, Investment Property, Managed Funds, bank accounts etc)</small>	Owner	Cost	Current Value	Debt	Date Acquired
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Liabilities

Debt (e.g. Mortgage, Credit Card, Personal Loans, Lease)	Amount Owed	Owed By
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Notes on Assets and Liabilities

Superannuation

Fund Name	Current Balance	Type of Superfund	Balance Owned By

Risk Insurance

Type of Insurance	Insurer	Policy Start Date	Amount of Cover	Premium Type	Annual Premium	Owner	Through Superfund

Are you happy with your current life insurances?

Medical reasons why you might not be able to obtain, increase or change your cover

Estate Planning

CLIENT 1

Do you have a will?

Last reviewed

	/ /
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Do you have powers of attorney?

Last reviewed

	/ /
--	-----

Do you have a solicitor?

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

CLIENT 2

Do you have a will?

Last reviewed

	/ /
--	-----

Do you have powers of attorney?

Last reviewed

	/ /
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Do you have a solicitor?

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

Investment Profile

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					

What is your investment time frame (in years)? How comfortable are you with debt? How comfortable are you in borrowing to finance investments?

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

	Retired	< 5 Years	5-10 Years	10-20 Years	> 20 Years
When do you plan to retire?					
When does your partner plan to retire?					

Risk Profiles (for more information please see the last 2 pages of this document)	Which of these "common risk profiles" best describe you as an investor?
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.	
Conservative As a conservative investor, you are not in favour of risk. You are keen to avoid losses, and will accept a lower potential positive return so as to reduce the risk of losses. Your investments are therefore skewed towards cash-based strategies such as cash management accounts and term deposits.	
Moderately Conservative As a moderately conservative investor, you have low tolerance for risk and find it difficult to recover losses. You are more concerned with maintaining what you already have. Based on your risk profile, you 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.	
Balanced As a balanced investor, you look mainly to protect the wealth you already have, while achieving some growth in advance of inflation. You understand that you will experience some short term fluctuations in performance in order to potentially access somewhat higher returns over the long term. Base on your risk profile, you are comfortable to invest more towards growth assets such as shares and property, while retaining sizeable exposure to defensive assets such as bonds, cash, term deposits and fixed interest funds.	
Growth As a growth investor, you seek investments with a greater growth potential. You are prepared to accept higher levels of volatility in your portfolio in the pursuit of increased wealth over the longer term. Based on this assessment, you are comfortable to invest most of your assets into growth investment, such as shares, and property, keeping only a small percentage in defensive assets, such as bonds, cash, term deposits and fixed interest funds.	
High Growth As a high-growth investor, you are aiming to create wealth 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 more price-volatile investments and are prepared to accept short term fluctuations in performance. Based on this assessment, you are comfortable to invest most of your assets into growth investments, such as shares and property	

COMMON RISK PROFILES

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

These descriptions are general in nature and the asset mix is a guide on how your funds will be invested based on your risk profile. 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.

Ultra Conservative - Cash Management

As an Ultra Conservative investor, your risk tolerance is extremely low and you have a short time-frame for investment. Your portfolio should be low risk and have a strong preference for cash-based investment such as bank accounts, cash management trusts and term deposits.

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

Moderately Conservative

As a Moderately Conservative investor, your risk tolerance is low and/or your timeframe for investments is no longer than the medium term. You prefer not to have large fluctuations in short term performance and generally prefer an equal 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%	44%
	Fixed Interest	29%	
Growth	Australian Equities	21.5%	56%
	International Equities	13.5%	
	REITs and Infrastructure	8.5%	
	Alternatives	12.5%	

Balanced

As a Balanced investor, you are prepared to accept some risk to pursue investment returns but at the same time aim to protect the wealth you already have. That requires you to use approximately 77% of your wealth to invest in growth assets, where there is some risk that you may lose capital, while also maintaining approximately 23% of your wealth in cash-based investments where the risk of lost capital is low. You understand that you will experience short term fluctuations in performance to potentially gain higher returns over the long term and 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%	23%
	Fixed Interest	18%	
Growth	Australian Equities	28%	77%
	International Equities	17%	
	REITs and Infrastructure	12%	
	Alternatives	20%	

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

High Growth

As a High Growth investor, your risk tolerance is high and/or you have a long timeframe for investment. 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.

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

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