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AUSTRALIAN FINANCIAL SERVICES
LICENCE NO: 288193

Strategic Financial Planning Needs Analysis

Client 1 Name: _____

Client 1 Name: _____

Financial Planner: _____

Date: ____/____/____

FSG provided to client

Date: _____

Signature: _____

Strictly Private & Confidential

Personal details

Client 1

Title _____

Surname _____

Given Name(s) _____

Address _____

Phone (work) () _____

Phone (home) () _____

Mobile _____

Fax _____

Email _____

Sex ? Male ? Female _____

Date of Birth _____

Place of Birth _____

Marital Status ? Single ? Married
_____ ? Widowed ? Partner/de facto ? Divorced

How is your health? ? Excellent ? Good ? Poor

Smoked in the last 12 months ? Yes ? No

Work Status ? Full time ? Part time
_____ ? Retired ? Semi retired

Occupation _____

Employer _____

If self employed, what is your business structure? _____

Job Security _____

Planned retirement age _____

Current/future Centrelink eligibility _____

Client 2

Title _____

Surname _____

Given Name(s) _____

Address _____

Phone (work) () _____

Phone (home) () _____

Mobile _____

Fax _____

Email _____

Sex ? Male ? Female _____

Date of Birth _____

Place of Birth _____

Marital Status ? Single ? Married
_____ ? Widowed ? Partner/de facto ? Divorced

How is your health? ? Excellent ? Good ? Poor

Smoked in the last 12 months ? Yes ? No

Work Status ? Full time ? Part time
_____ ? Retired ? Semi retired

Occupation _____

Employer _____

If self employed, what is your business structure? _____

Job Security _____

Planned retirement age _____

Current/future Centrelink eligibility _____

Child/Dependant details

Name				
Sex				
Date of birth				
Relationship				
Annual income				
Funding requirements				

How did you hear about Axis Investment Centre?

What is your main purpose for seeking this meeting?

Annual income and expenditure

Annual Income

Gross Income p.a. (\$)	Client 1	Client 2	Trust	Company	Total
Package					
Salary					
Car					
Super					
Other					
Investment income					
Cash					
Fixed interest					
Property					
Shares					
Managed funds					
Other income					
Total gross income					

Annual expenditure

Fixed expenses p.a.(\$)	Client 1	Client 2	Trust	Company	Total
Mortgage repayments/rent					
Vehicle					
Lease/loan repayments					
Registration					
Fuel and servicing					
Council rates					
Electricity					
Water					
Gas					
Children education					
Health/medical					
Insurance					
Home and content					
Vehicle					
Life/income protection					
Other					
Account/legal fees					
Other expenses					
Total fixed expenses					

Annual expenditure

Variable expenses p.a.(\$)	Client 1	Client 2	Trust	Company	Total
Household					
- Food/groceries/alcohol					
- Incidental					
Clothing					
Entertainment					
Memberships/subscriptions					
Voluntary super contributions					
Philanthropy/donations					
Holidays/travel					
Other expenses:					
Total variable expenses					

Total expenses
(Fixed + variable expenses)

What amount do you estimate you are saving each month at this time? \$

Do you expect any future changes to your income/expenditure position? If yes, please provide details.

Income and expenditure

What major expenses do you have planned over the short, medium and longer term?

The table below may assist you to identify capital expenditure over the short, medium and longer term and anticipated amount required

Expenses	Short term (0-5 years)	Medium term (5-10 years)	Long term (10 years +)
Holidays			
New vehicles			
Children's education			
Purchase boat			
Holiday home			
Home renovations			
Upgrade home			
Financial assistance to children			
Retirement funding			
Car Loan – Paid off			
Home Loan – Paid off			
Assets/Family protection			
Other expenses:			
Total	\$	\$	\$

What is your desired level of income in retirement? (net) \$ _____

If your Adviser suggested that you **would not** meet your retirement goals by the planned date, would you:

? Seriously consider working until the goal is met _____

? Retire on the planned date and compromise on the level of retirement income _____

? Increase the rate of capital drawdown _____

If your Adviser suggested that you **would** meet your retirement goals by the planned date, would you:

? Consider bringing your retirement forward _____

? Continue working until the planned retirement date _____

Financial needs and objectives

Financial needs and concerns

Please rank your needs and concerns in order of importance from 1 to 15

- | | | |
|---------------------|--------------------------------|-----------------------------|
| ? Wealth creation | ? Protection against inflation | ? Security of capital |
| ? Tax efficiency | ? Retirement planning | ? Liquidity |
| ? Debt reduction | ? Estate planning | ? Ease of management |
| ? Ethical concerns | ? Tax efficiency | ? Insurance/Risk management |
| ? Invest for Growth | ? Invest for income | ? Other |

Personal goals/objectives

Personal goals/objectives

Short-term (up to 5 years)

Personal goals/objectives

Medium-term (5-10 years)

Personal goals/objectives

Long-term (over 10 years)

Are you prepared to borrow money to invest? ? Yes ? No

? Yes, if professionally advised

? Yes, but only if it is necessary to reach my financial goals

? No, I do not like debt at all

Are there any particular investments you would like to avoid?

Are there any investments that you are particularly interested in?

Assets and Liabilities

Lifestyle assets	Owner(s)	Value (\$)
Family home		
Home contents		
Holiday home/content		
Motor vehicle/s		
Collectables		
Other lifestyle assets:		
Total		

Liabilities

	Amount Outstanding \$	Interest rate %	Payment type (PI, I only)	Payment amount (\$)	Payment frequency	Tax deductible
Mortgage						? yes ? No
Investment loan						? yes ? No
Vehicle finance/loan						? yes ? No
Personal Loans						? yes ? No
Credit Cards						? yes ? No
Other liabilities						? yes ? No
						? yes ? No
						? yes ? No
Total liabilities						

Comments _____

Other entities

Self Managed Super Fund (Please provide copy of investment strategy)

Fund name			
Tax file number/ABN			
Corporate trustee			
Individual trustee 1			
Individual trustee 2			
Member name			
Status			
Current balance			

Trust

Trust name			
Tax file number/ABN			
Type			
Appointor			
Corporate trustee			
Individual trustee 1			
Individual trustee 2			
Beneficiaries			
Date of birth			

Company details

Company name			
ACN			
Tax file number/ABN			
Name			
Director of shareholder			

Superannuation

Personal Super	Fund 1	Fund 2	Fund 3
Member			
Fund name			
Start date			
Current value (\$)			
Pre 1983 component (\$)			
Post 1983 component (\$)			
Undeducted component (\$)			
Preserved amount (\$)			
Investment options			
Death benefit (\$)			
Disability benefit (\$)			
Annual contributions (\$)			

Previous benefits Received	Client 1	Client 2
Date withdrawn		
Amount withdrawn (\$)		
Components withdrawn		

Employer super	Client 1	Client 2
Fund name		
Fund type	? Defined benefit ? Defined contribution	? Defined benefit ? Defined contribution
Date joined employer		
Investment option		
Employer contribution p.a. (%)		
Your contribution p.a.	? Salary sacrifice __% \$____ ? Personal \$____	? Salary sacrifice __% \$____ ? Personal \$____
Current value (\$)		
Preserved amount (\$)		
Death of TPD cover		
Income continuation cover	\$____ per month Benefit period ____ years	\$____ per month Benefit period ____ years
Provision to top up cover	? Yes ? No	? Yes ? No

Pension and annuities

	Pension/Annuity 1	Pension/Annuity 2	Pension/Annuity 3
Owner			
Provider			
Source	? ETP ? Non ETP	? ETP ? Non ETP	? ETP ? Non ETP
Type	? Allocated ? Immediate ? Complying	? Allocated ? Immediate ? Complying	? Allocated ? Immediate ? Complying
Term	? Term certain ? Lifetime	? Term certain ? Lifetime	? Term certain ? Lifetime
Date commenced			
Purchase price (\$)			
Account balance (\$)			
Annual income (\$)			
Tax deductible Amount p.a. (\$)			
Undeducted purchase price (\$)			
Reversionary			

Are you, or will you in the future, be in receipt of a pension or annuity from overseas? Provide details

Reasonable benefit limits

Have you been granted a Transitional Reasonable Benefit Limit? ? Yes ? No _____

If so, please provide a copy of the Australian Tax Office notice _____

Lump Sum Transitional Reasonable Benefit Limit @ 1/7/94 \$ _____

Pension Transitional Reasonable Benefit Limit @ 1/7/04 \$ _____

Employer termination payments

	Client 1	Client 2
Termination date		
Ex-gratia/Golden handshake (\$)		
Approved early retirement (\$)		
Invalidity (\$)		
Long service leave (\$ after tax)		
Annual leave (\$ after tax)		
Sick leave (\$)		
Other (\$)		

Other Insurance

House Insurance	
Content Insurance	
Car/Caravan Insurance	
Health Insurance	

Insurance

	Policy 1	Policy 2	Policy 3	Policy 4
Insurer				
Type	? Life ? TPD ? Trauma ? Income/salary continuance ? Other:			
Policyowner				
Insured				
Sum Insured (\$)				
Annual Premium (\$)				
Surrender value (\$)				
Maturity date				

Calculating your life insurance needs

Current total liabilities	\$
<i>Plus</i> Planned Capital	\$
<i>Plus</i> Income needs (current income needs * years to retirement)	\$
<i>Less</i> Total investment assets	(\$)
<i>Less</i> Insurance proceeds	(\$)
Estimated insurance requirements	\$

Estate Planning

	Client 1		Client 2	
Do you have a valid will	? Yes	? No	? Yes	? No
Date of will				
Last reviewed				
Executor				
Power of attorney	? Yes	? No	? Yes	? No
Enduring power of attorney	? Yes	? No	? Yes	? No
Enduring guardianship	? Yes	? No	? Yes	? No
Testamentary trust	? Yes	? No	? Yes	? No
Do you have a funeral plan in place	? Yes	? No	? Yes	? No
What level of assets would you like to pass on to your estate?				
Do you intend to leave a portion of your estate to charity?	? Yes \$ _____ ? No		? Yes \$ _____ ? No	

Notes

Other professional advisers

	Name	Company	Contact number
Accountant			
Solicitor/Lawyer			
Other			

Your attitude to risk & return

AXIS INVESTMENT CENTRE'S RISK TOLERANCE AND ASSET ALLOCATION GUIDE

The level of shares and property in your portfolio is dependent on your willingness to tolerate short term price fluctuations (rises and falls) in order to achieve longer term growth. The following table summarises this.

SHORT-TERM VOLATILITY	COMMON INDUSTRY DESCRIPTION	APPROX % OF GROWTH ASSETS (Shares & Property)	ANTICIPATED LONG-TERM RETURN
NIL	Extremely Conservative	NIL	RISKLESS RATE
LOW	Defensive	10%	LOW
MEDIUM	Conservative	30%	LOW
MEDIUM	Balanced	60%	MEDIUM
HIGH	Moderate Growth	70%	MEDIUM
HIGH	Growth	85%	HIGH
VERY HIGH	High Growth	100% OR GEARED	VERY HIGH

Investment Risk Profile – Conservative (Portfolio A)

Score 7-11

A moderately conservative investor seeks good returns on their investments with minimal risk. They are not too concerned about tax and inflation eroding their capital.

A moderately conservative portfolio usually invests around 70% in defensive assets such as cash or fixed interest securities, with the balance of 30% in growth assets, namely property and shares. By investing part of the portfolio in overseas markets, the risk is reduced even further through diversification.

You could expect this type of portfolio to generate a moderate level of capital stability over the medium term. It is not suitable for investors seeking long-term wealth accumulation or for those seeking to maximise high growth potential.

However, it is important to realise that the value of your capital can move up and down, particularly in the short term, with falls in excess of 10% possible. Therefore, these investments should be considered medium to long term with a minimum investment time frame of 5 years. As a guide, you could expect a negative return once in every 8 years.

Investment Risk Profile – Balanced (Portfolio B)

Score 12-19

A balanced investor seeks a mix of income and capital growth from a portfolio weighted towards growth assets. Calculated risks are acceptable and strategies taking account of tax and inflation are favourably considered.

A balanced portfolio usually invests around 40% in cash and fixed interest securities, with the balance of the 60% in growth assets, namely property and shares. By investing up to 20% of the entire portfolio in overseas markets, the risk is reduced even further through diversification.

You could expect this type of portfolio to generate a reasonable return above inflation in the medium to longer term, with the potential for wealth accumulation over the long term. However, lower capital stability should be expected over the short term, with falls in the value of the portfolio of up to 20%.

It is important to realise that the value of your capital can move up and down, particularly in the short term. Therefore, these investments should be considered medium to long term, with a minimum investment time frame of 5 years. As a guide, you could expect a negative return once in every 5 years.

Investment Risk Profile – Moderate Growth (Portfolio C) Score 19-26

A moderate growth investor's portfolio is designed more around capital growth than a regular income strategy. These investors accept a higher degree of volatility in the shorter term, tolerating falls in portfolio value of up to 20%.

Our research indicates that a moderately aggressive, or growth portfolio, should typically invest around 30% in defensive assets such as cash or fixed interest securities, with the balance of 70% in growth assets, namely property and shares.

This type of portfolio would be expected to generate returns substantially in excess of inflation and have high long-term wealth accumulation potential. However, as the value of your investments can fluctuate significantly in the short to medium term, they should be held for a minimum of 5-7 years. As a guide, you could expect a negative return once in every 5 years.

Investment Risk Profile – Growth (Portfolio D) Score 27-33

A growth investor's portfolio is designed more around capital growth than a regular income strategy. These investors accept a higher degree of volatility in the shorter term, usually accepting falls of up to 33% before feeling uncomfortable.

Our research indicates that a growth portfolio should typically invest around 15% in defensive assets such as cash or fixed interest securities, with the balance of 85% in growth assets, namely property, shares and alternative investments.

This type of portfolio would be expected to generate average returns substantially in excess of inflation and have high long-term wealth accumulation potential. However, as the value of your investments can fluctuate significantly in the short to medium term, they should be held for a minimum of 5-7 years. As a guide, you could expect a negative return once in every 4-5 years.

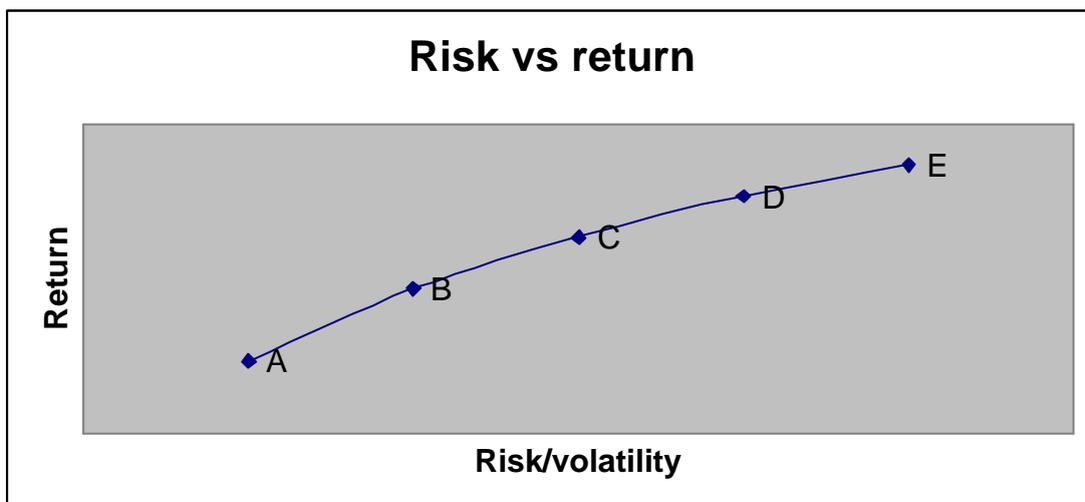
Investment Risk Profile – High Growth (Portfolio E) Score 34-38

A high growth investor accepts higher short-term risk, higher volatility and higher gearing in the interests of potentially higher returns. A high growth investor can usually tolerate falls in the value of their portfolio of 50% before feeling uncomfortable.

An aggressive portfolio looks to invest 100% in shares and alternative asset classes, including agriculture, private equity and absolute return funds.

This type of portfolio would be expected to generate returns substantially higher than inflation in the longer term and have high long-term wealth accumulation potential. However, as the value of your investments can fluctuate significantly, they should be held for a minimum of 7 years. As a guide, you could expect a negative return once in every 3-4 years.

The graph below represents the relationship between risk and return. Is there a difference between your risk profile and your expected return? ? Yes ? No



Your attitude to risk & return

This brief questionnaire will aid us in understanding your investor profile, and allow us to recommend an appropriate asset allocation to suit your needs.

	Points
1. For how long would you expect most of your money to be invested before you would need to access it?	
a) less than two years	1
b) between two and three years	2
c) between three and five years	3
d) between five and seven years	4
e) longer than seven years	5
<hr/>	
2. Which of the following best describes your purpose for investing?	
a) you want to invest for longer term. You understand investment markets and are prepared to accept the volatility of growth assets such as shares and property, to accumulate greater long-term wealth	5
b) you have surplus funds to invest and you are aiming to accumulate long term wealth from a balanced portfolio comprising of shares, property, fixed interest and cash	4
c) you have a lump sum and you are uncertain about what secure investment alternatives are available	3
d) you are investing to ensure a regular income in retirement; wealth accumulation is no longer a priority	3
e) you have some specific objectives within the medium term for which you want to save enough money	2
f) you want a regular income stream and totally protect the value of your savings	1
<hr/>	
3. How familiar are you with the investment markets?	
a) very little understanding or interest	1
b) not very familiar	2
c) have enough experience to understand the importance of diversification	3
d) understand that markets may fluctuate and that different markets sectors offer different income, growth and taxation characteristics	4
e) experience with all investment sectors and understand the various factors which may influence performance	5
<hr/>	
4. Which is the best meaning to you of the word 'risk' in the financial context?	
a) danger of losing money	1
b) uncertainty of my returns	2
c) opportunity for higher returns	4
<hr/>	

5. When you evaluate a major investment decision do you usually focus on the possible gains or possible losses?

- a) always the possible losses 1
 - b) usually the possible losses 2
 - c) usually the possible gains 3
 - d) always the possible gains 4
-

6. If you didn't need your capital for more than five years, for how long would you be prepared to see your investment portfolio performing poorly before you cashed it in?

- a) you would cash it in if there was any loss in value 0
 - b) up to 3 months 1
 - c) up to 6 months 2
 - d) up to one year 3
 - e) up to two years 4
 - f) more than two years 5
-

7. Higher returns and increased tax efficiency is generally obtained from more volatile growth investments. Which balance do you feel most comfortable with?

- a) preferably guaranteed returns, before tax savings 1
 - b) stable, reliable returns, minimal tax savings 2
 - c) some variability in returns, some tax savings 3
 - d) moderate variability in returns, reasonable tax savings 4
 - e) unstable, but potentially higher returns, maximising tax efficiency 5
-

8. What would your reaction be if in 6 months after placing your investments. You discover that your portfolio has decreased in value by 10%?

- a) horror – security of your capital is critical and you did not intend to take risks 1
 - b) you would cut losses and transfer your money into more secure investment sectors 2
 - c) you would be concerned, but would wait to see if the investment improve 3
 - d) this was a calculated risk and you would leave the investments in place, expecting performance to improve 4
 - e) you would invest more funds to lower your average investment price, expecting future growth 5
-

Now, adding up your points, match up your score to the investor profiles over page: Total_____

Do you agree with this assessment of your investor profile ? ? Yes ? No

Client 1 Signature _____ Date _____

Client 2 Signature _____ Date _____

Important Note to Clients

Your advisor must have reasonable grounds for making an investment recommendation. Before making such a recommendation your advisor must ask you about your objectives, financial situation and your particular needs. This information collected in this form will be used strictly for that purpose.

Warning

Your advisor could make inappropriate recommendations or give inappropriate advice if you fail to fully and accurately complete this form. Accordingly, your right to seek compensation for any loss suffered as a consequence of incomplete or inaccurate information may be lost.

Privacy

We collect, maintain and use Personal Information about you to adequately provide to you services such as:

- a) the preparation of your financial plan;
- b) the provision of financial planning advice to you;
- c) making securities and investment recommendations;
- d) reviewing your financial plan;
- e) reviewing securities and investment recommendations.

We will not use or disclose Personal Information collected by us for any purpose other than:

- a) the purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure; or
- b) where you have consented to such disclosure; or
- c) where the National Privacy Principles authorise use or disclosure where required or authorised under law, in circumstances relating to public health and safety and in connection with certain operations by or on behalf of an enforcement body.

I/We allow personal information to be retained by Axis Investment Centre where provided.

- I/We permit the use of this information for any secondary purpose under the Privacy Act.
- I/We do not permit the use of this information for any secondary purpose under the Privacy Act.

Tax File Number

Axis Investment Centre collects your Tax File Number (TFN) and may provide it to financial product providers and superannuation funds.

I authorise Axis Investment Centre to record and retain my Tax File Number.

I do not wish to provide Axis Investment Centre with my Tax File Number, and realise that the consequences of not providing my TFN may be that I will be taxed at a higher rate.

Client Acknowledgment

The information provided in this Fact Find and attachments is complete and accurate to the best of my knowledge. I/We understand that any investment made or policy purchased without the completion of a Fact find, or following partial or inaccurate completion, may not be appropriate to my/our needs. I/We appreciate that, in these circumstances I/We may lose the right to seek compensation from the intermediary or its principal; for any loss suffered by me/us as a consequence of incomplete or inaccurate information being provided. I/We also acknowledge that personal circumstance can change, and will contact the Financial Planner when if this occurs.

I/We understand that there will be a fee of \$ _____ incurred for the preparation of any such strategic financial plan.

Client 1 Signature _____ Date _____

Name _____

Client 2 Signature _____ Date _____

Name _____

Adviser Signature _____ Date _____

Notes: _____

