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Client Name/s	
Consultants Name	

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Question: 1

	Client	Partner	Points
Which of the following best describes your current stage in life?			
a) Single with few financial commitments. You are keen to accumulate wealth for the future. Some funds must be kept available for enjoyment, such as cars, clothes, travel and entertainment.			10
b) A couple without children. You may be preparing for the future by establishing and furnishing a home. There are certain things you need to buy. You are probably better off financially now than you may be in the future.			8
c) Young family. This is the peak home purchasing stage. You have a mortgage and a very small amount of savings. Probably concerned with your financial position and the amount of money saved.			6
d) Mature family. You are in your peak earning years and have got the mortgage under control. Your partner may also work and any children you may have are growing up and have either left home or are less financially dependent. You are starting to think about retirement, although it may be some years away.			10
e) Preparing for retirement. You probably own your own home and have few financial commitments, however you want to ensure that you can afford a comfortable retirement, Interested in travel, recreation and self education.			4
f) Retired. No longer working, you must rely on existing funds and investments to maintain your lifestyle. You may be receiving the pension and are keen to enjoy life and maintain your health.			2

Question: 2

	Client	Partner	Points
In light of current interest rates, what return do you reasonably expect to achieve from your investments?			
a) A return without losing capital.			2
b) Current inflation rate plus 1-2% pa.			4
c) Current inflation rate plus 3-5% pa.			6
d) Current inflation rate plus 5-10% pa.			8
e) Over 10% pa.			10
Subtotal carried forward			

Question: 3

	Client	Partner	Points
If you didn't need your capital for more than 10 years, for how long would you be prepared to see your investment not performing well before you would change it?			
a) You would change if there was any loss in value.			0
b) Up to 3 months.			2
c) Up to 6 months.			4
d) Up to 1 year.			6
e) Up to 2 years.			8
f) More than 2 years.			10

Question: 4

	Client	Partner	Points
How familiar are you with the investment market?			
a) Very little understanding or interest.			2
b) Not very familiar.			4
c) Have enough experience to understand the importance of diversification.			6
d) Understand that the markets may fluctuate and that different market sectors offer different income, growth and taxation characteristics.			8
e) Experienced with all investment sectors and understand the various factors which may influence performance.			10

Question: 5

	Client	Partner	Points
The greatest tax savings are generally obtained from investments which may be more volatile. Which balance do you feel most comfortable with?			
a) Preferably guaranteed returns, before tax savings.			2
b) Stable, reliable returns, minimal tax savings.			4
c) Some variability in returns, some tax savings.			6
d) Moderate variability in returns, reasonable tax savings.			8
e) Unstable, but potentially higher returns, maximising tax savings.			10
Subtotal carried forward			

Question: 6

	Client	Partner	Points
What would your reaction be if in 6 months after placing your investments you discover that, in line with what is happening in the financial markets generally, your portfolio has decreased in value by 20%.			
a) Distress. Security of your capital is critical and you did not intend to take risks.			2
b) You would redeem your investment and transfer your money into more secure investment sectors.			4
c) You would be concerned, but would wait to see if the investment improves.			6
d) This was a calculated risk and you would leave the investments in place, expecting performance to improve.			8
e) You would invest more funds to lower your average investment price, expecting future growth.			10

Question: 7

	Client	Partner	Points
Which of the following best describes your purpose for investing?			
a) You want to invest for longer than 5 years. You understand investment markets and are mainly investing for growth in assets such as shares and property to accumulate long term wealth.			10
b) You are nearing retirement, 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.			8
c) You have a lump sum (for example, an inheritance or an ETP from your employer) and you are uncertain about what secure investments are available.			6
d) You are nearing retirement and you are investing to ensure you have sufficient funds available to enjoy your retirement.			4
e) You have some specific objectives within the next 5 years for which you want to save enough money.			2
Subtotal carried forward			

Question: 8

	Client	Partner	<i>Points</i>
For how long would you expect most of your capital to be invested before you would need to access it?			
Assuming you and/or your financial adviser has made plans to meet short term financial goals and to handle emergencies?			
a) Less than 2 years.			2
b) Between 2 and 3 years.			4
c) Between 3 and 5 years.			6
d) Between 5 and 7 years.			8
e) Longer than 7 years.			10
Total Investor Profile Score			

Investor Risk Profile Summaries

	TOTAL POINTS
<p>CONSERVATIVE You are a Conservative investor. Risk must be very low and you are prepared to accept lower returns to protect capital. The negative effects of tax and inflation will not concern you, provided your initial investment is protected.</p>	0-20
<p>MODERATELY CONSERVATIVE You are a Cautious investor seeking better than basic returns, but risk must be low. Typically an investor seeking to protect the wealth which you have accumulated, you may be prepared to consider less aggressive growth investments.</p>	21-40
<p>BALANCED You are a Balanced investor who wants a balanced portfolio to work towards medium to long term financial goals. You require an investment strategy which will cope with the effects of tax and inflation. Calculated risk will be acceptable to you to achieve good returns.</p>	40-60
<p>GROWTH You are a Balanced/Growth investor, probably earning sufficient income to invest most funds for capital growth. Prepared to accept higher volatility and moderate risks, your primary concern is to accumulate assets over the medium to long term. You require a balanced portfolio, but more aggressive investments may be included.</p>	61-70
<p>HIGH GROWTH You are a Growth investor prepared to compromise portfolio balance to pursue potentially greater long term returns. Your investment choices are diverse, but carry with them a higher level of risk. Security of capital is secondary to the potential for wealth accumulation.</p>	>70

Investor Risk Profile selected

I / We believe that the above rating reflects my / our attitudes
 and would be pleased to consider a portfolio that reflects my / our profile

Signature

Signature

Dated