

# Risk Profile & Time Horizon questionnaires

## About this form

Thank you for discussing your investment options with TelstraSuper Financial Planning. To ensure that we can provide you with appropriate financial advice, we need you to provide details about your investment objectives.

Please complete this Risk Profiler prior to your meeting with your Adviser who will then discuss this information with you.

## How to complete this form

Please complete all questions as fully and comprehensively as you can

Introduction (non-digital channel)

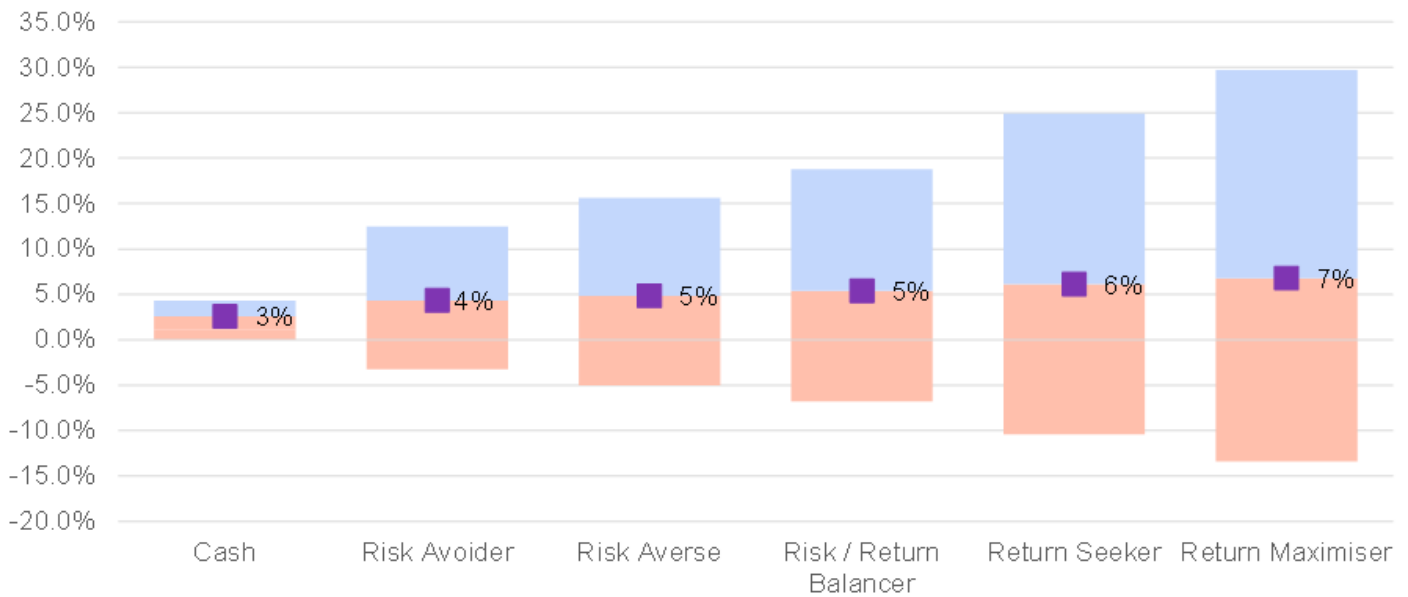
Adviser Name

Client 1 Name

Client 2 Name

**Question 1 :**

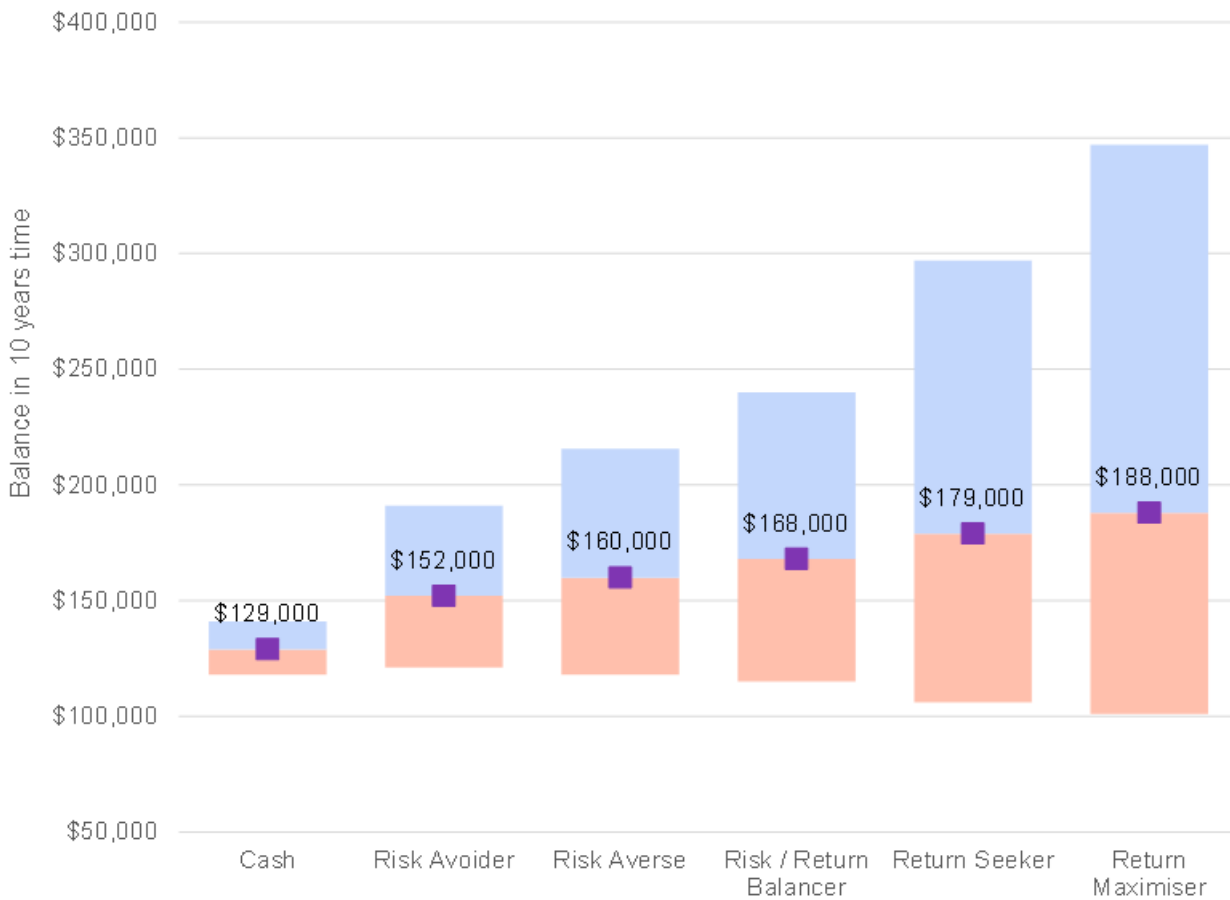
When it comes to investing, in general, how would you describe yourself? (The graph shows the target return and possible upper and lower range of returns over a **12 month** period for different types of investors)



Score		Preferences
Client 1	Client 2	
<input type="checkbox"/> 0	<input type="checkbox"/> 0	<b>Cash</b> - You prefer maintaining the current value of your investment above all other considerations.
<input type="checkbox"/> 1	<input type="checkbox"/> 1	<b>Risk Avider</b> - You prefer a relatively stable low range of returns over the short to medium term with low risk.
<input type="checkbox"/> 2	<input type="checkbox"/> 2	<b>Risk Averse</b> – You prefer steadier performance over time with some greater opportunity for growth than the risk avoider.
<input type="checkbox"/> 3	<input type="checkbox"/> 3	<b>Return/Return Balancer</b> - You want some opportunity for growth and can tolerate some up and down movement in your portfolio's value.
<input type="checkbox"/> 4	<input type="checkbox"/> 4	<b>Return Seeker</b> - You have a preference for growth over the longer term and can tolerate significant up and down movement in your portfolio's value.
<input type="checkbox"/> 5	<input type="checkbox"/> 5	<b>Return Maximiser</b> - You have a strong preference for growth over the long term and can tolerate wide, and sometimes sudden, up and down movement in your portfolio's value.

**Question 2 :**

Suppose you invested \$100,000 today. Keeping in mind your attitude to investing and inflation, what long term returns would you like to aim for after **10 years** time?



The charts are for illustration purposes only and do not represent the best or worst outcomes possible.

Score		Preferences
Client 1	Client 2	
<input type="checkbox"/> 0	<input type="checkbox"/> 0	<b>Cash</b> - On average I may achieve \$129,000 after 10 years time, however I understand that the balance may be between \$118,000 - \$141,000
<input type="checkbox"/> 1	<input type="checkbox"/> 1	<b>Risk Avider</b> – On average I may achieve \$152,000 after 10 years time, however I understand that the balance may be between \$121,000 - \$191,000.
<input type="checkbox"/> 2	<input type="checkbox"/> 2	<b>Risk Averse</b> - On average I may achieve \$160,000 after 10 years time, however I understand that the balance may be between \$118,000 - \$215,500.
<input type="checkbox"/> 3	<input type="checkbox"/> 3	<b>Return/Return Balancer</b> - On average I may achieve \$168,000 after 10 years time, however I understand that the balance may be between \$115,000 - \$240,000.
<input type="checkbox"/> 4	<input type="checkbox"/> 4	<b>Return Seeker</b> - On average I may achieve \$179,000 after 10 years time. But I understand that the balance may be between \$106,000 - \$297,000.
<input type="checkbox"/> 5	<input type="checkbox"/> 5	<b>Return Maximiser</b> - On average I may achieve \$188,000 after 10 years time, however I understand that the balance may be between \$101,000 - \$347,000.

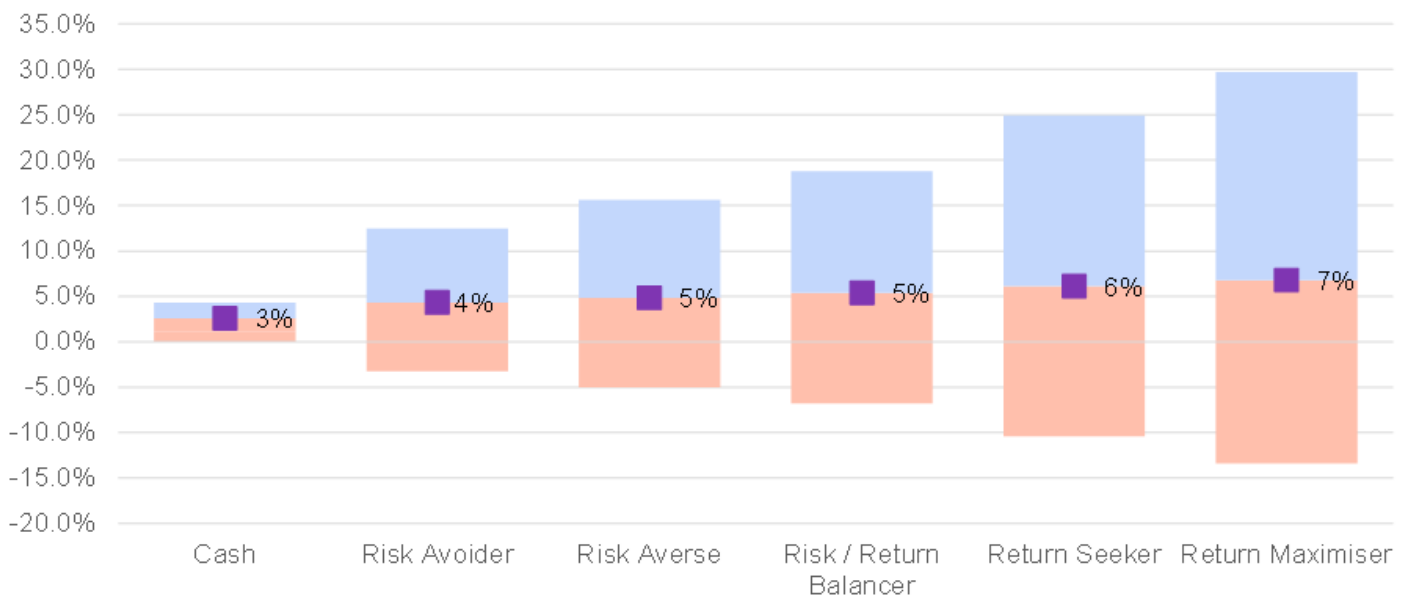
**Question 3 :**

Which statement best sums up your attitude to investing?

Score		Preferences
Client 1	Client 2	
<input type="checkbox"/> 1	<input type="checkbox"/> 1	I am reluctant to accept any risk to my investment
<input type="checkbox"/> 2	<input type="checkbox"/> 2	I prefer a relatively stable range of returns over the short to medium term with potential for modest long-term growth.
<input type="checkbox"/> 3	<input type="checkbox"/> 3	I prefer steadier performance over time with some opportunity for growth.
<input type="checkbox"/> 4	<input type="checkbox"/> 4	I want some opportunity for growth and can tolerate some up and down movement in my portfolio's value.
<input type="checkbox"/> 5	<input type="checkbox"/> 5	I have a preference for growth and can tolerate significant up and down movement in my portfolio.

**Question 4 :**

In any 12-month period which range of returns would you be comfortable experiencing?



Score		Preferences
Client 1	Client 2	
<input type="checkbox"/> 0	<input type="checkbox"/> 0	1% to 4%
<input type="checkbox"/> 1	<input type="checkbox"/> 1	-3% to 12%
<input type="checkbox"/> 2	<input type="checkbox"/> 2	-5% to 16%
<input type="checkbox"/> 3	<input type="checkbox"/> 3	-7% to 19%
<input type="checkbox"/> 4	<input type="checkbox"/> 4	-10% to 25%
<input type="checkbox"/> 5	<input type="checkbox"/> 5	-13% to 30%

**Question 5 :**

How long until you plan to begin spending your investment? (e.g. how long until you plan to retire or need to start drawing down from your investment?)

Score		Preferences
Client 1	Client 2	
<input type="checkbox"/> 1	<input type="checkbox"/> 1	Already drawing down on my superannuation / spending the investment
<input type="checkbox"/> 2	<input type="checkbox"/> 2	<5 years
<input type="checkbox"/> 3	<input type="checkbox"/> 3	6 –10 years
<input type="checkbox"/> 4	<input type="checkbox"/> 4	+10 years

**Question 6**

Once you begin spending your superannuation or investment, how long would you hope your superannuation/investment to last?

Score		Preferences
Client 1	Client 2	
<input type="checkbox"/> 1	<input type="checkbox"/> 1	<10 years
<input type="checkbox"/> 2	<input type="checkbox"/> 2	10 –20 years
<input type="checkbox"/> 3	<input type="checkbox"/> 3	>20 years

## Indicative risk profile

Question number	1	2	3	4	5	6	Total
Client 1							0
Client 2							0

Based on your total risk tolerance and time horizon score from questions 3 - 9, your indicative risk profile has been assessed as follows:

24–27 Return Maximiser      9–13 Risk Averse  
19–23 Return Seeker      5–8 Risk Avoider  
14–18 Risk/Return Balancer      3 - 4 Cash only

Client 1

Client 2

## Preferred/agreed risk profile

Client 1

Client 2

Reason for preferred/agreed risk profile if different to the indicative risk profile:

## Declaration

I/we declare that I am/we are comfortable with the risk profile that I/we have been assigned and I/we understand that this will be used to assist in determining an appropriate financial strategy for me/us.

Client 1 Name Completed

(dd/mm/yyyy)

Client 2 Name

Completed (dd/mm/yyyy)



## Important information

The following information is intended as a guide only. Your Adviser will discuss this information with you during your appointment.

### What are the main risk profiles?

Risk Tolerance	Example asset allocation ranges	May be appropriate if	Suggested return objective	Suggested investment timeframe	Probability of negative annual returns
Return Maximiser	95%-100% Growth assets 0%-5% Defensive assets	You have a strong preference for growth and can tolerate wide, and sometimes sudden, up and down movement in your portfolio's value.	CPI* + 3-4% p.a.	8 to 10 + year periods	4-6 or more negative annual returns over any 20 year period
Return Seeker	80%-95% Growth assets 5%-20% Defensive assets	You have a preference for growth and can tolerate significant up and down movement in your portfolio's value.	CPI* + 3.5% p.a.	7 to 10 year periods	4-6 negative annual returns over any 20 year period
Risk/Return Balancer	60%-80% Growth assets 20%-40% Defensive assets	You want some opportunity for growth and can tolerate some up and down movement in your portfolio's value.	CPI* + 3% p.a.	5 to 10 year periods	4-6 negative annual returns over any 20 year period
Risk Averse	40%-60% Growth assets 40%-60% Defensive assets	You prefer steadier performance over time with some opportunity for growth.	CPI* + 2% p.a.	4 to 6 year periods	3-4 negative annual returns over any 20 year period
Risk Avoider	10%-40% Growth assets 60%-90% Defensive assets	You prefer a relatively stable range of returns over the short to medium term with potential for modest long term growth.	CPI* + 1.5% p.a.	3 to 10 year periods	1-2 negative annual returns over any 20 year period
Cash only	0%-10% Growth assets 90%-100% Defensive assets	You prefer maintaining the current value of your investment above all other considerations.	Outperform CPI*	0 to 2 year periods	0-0.5 negative annual returns over any 20 year period

\* Consumer Price Index.

Please return the completed form by email to your Financial Adviser.

The information you provide will be used strictly for the purpose of preparing your Statement of Advice and recommendations. TelstraSuper Financial Planning is committed to complying with its privacy law obligations under the Privacy Act 1988 (Cth) and protecting the privacy of your personal information.

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