

# 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

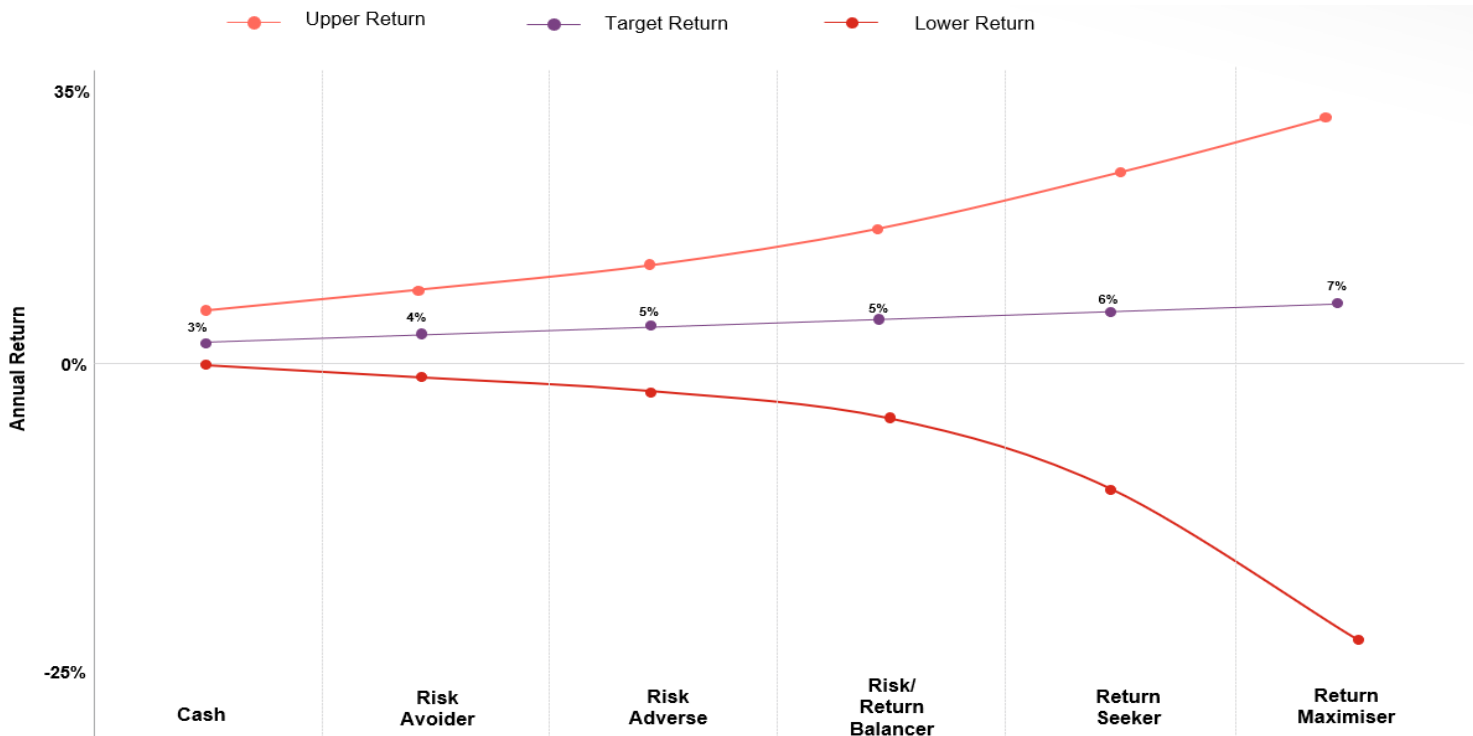
Adviser Name

Client 1 Name

Client 2 Name

**Question 1 :**

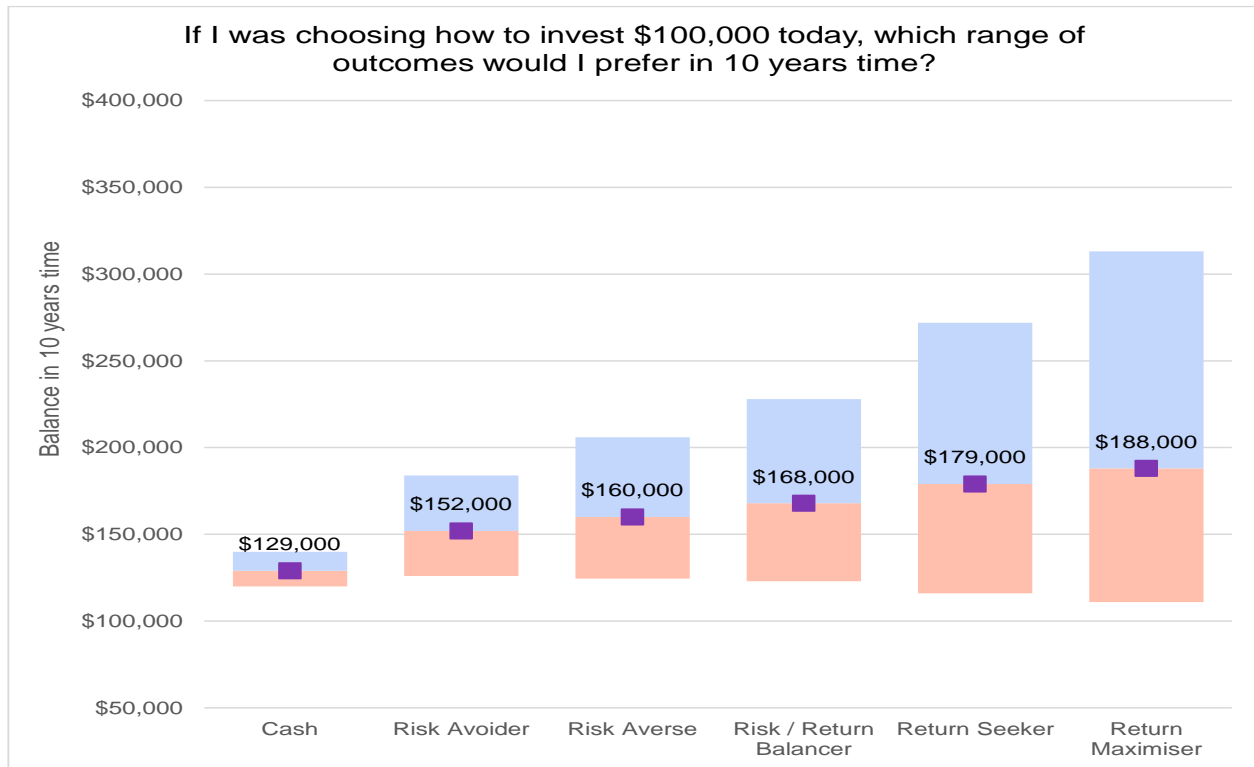
When it comes to investing, in general, how would you describe yourself? (A range of returns over 12 months period)



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 Averter</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 averter.
<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

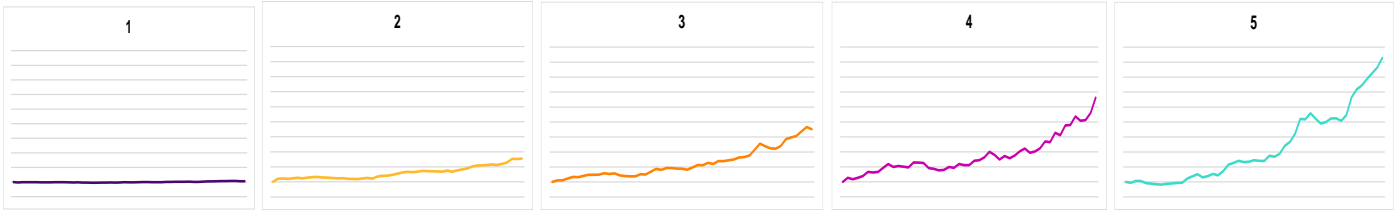
The figures are based on the 1<sup>st</sup>, 50<sup>th</sup>, and 99<sup>th</sup> percentile, annualized years 1-10 investment returns from WTW's 30 June 2022 Investment Model

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 \$116,000 - \$144,000
<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 \$116,000 - \$199,000.
<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 \$112,000 - \$229,000.
<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 \$107,000 - \$258,000.
<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 \$99,000 - \$322,000.
<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 \$90,000 - \$385,000.

**Question 3 :**

Which statement best sums up your attitude to investing?

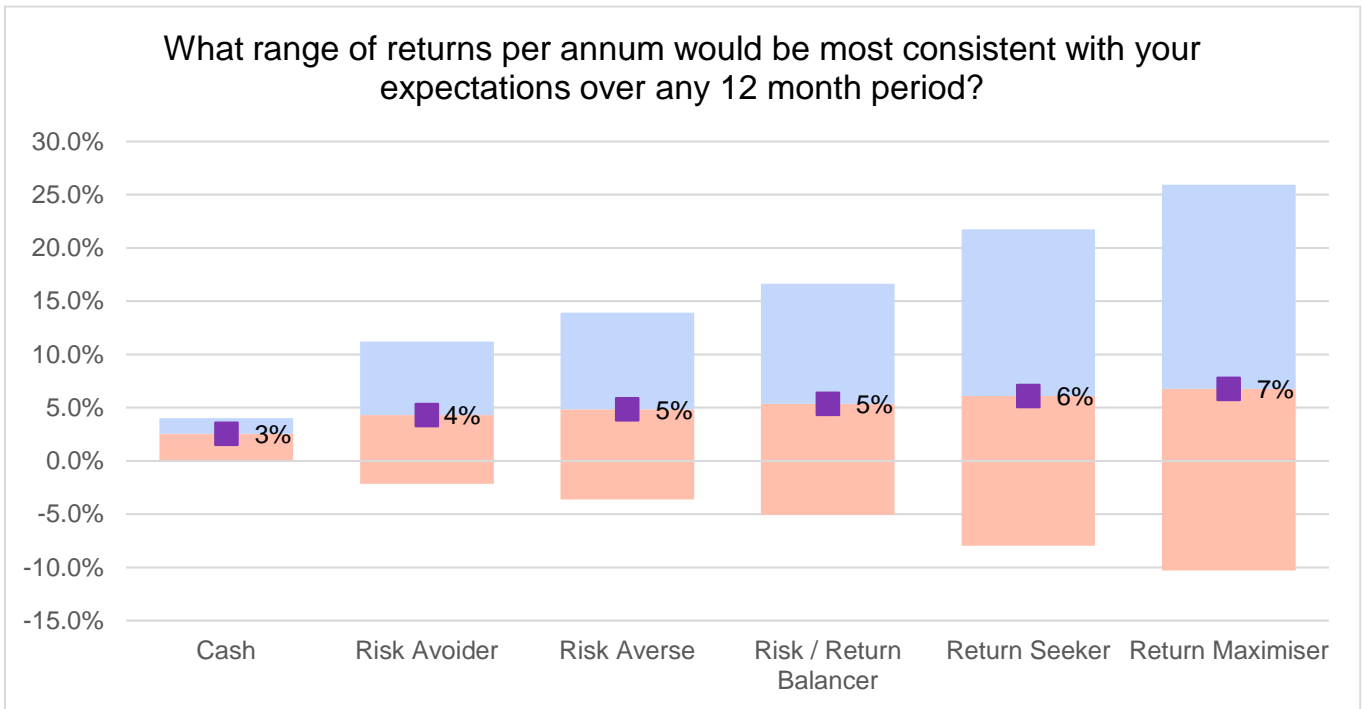
(The graphs are the visual presentations of the answer options below to represent the investment returns over time)



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	Security is my primary concern and therefore accept that my returns are likely to be low.
<input type="checkbox"/> 3	<input type="checkbox"/> 3	I do not mind if my balance experiences minor changes in value in the short-term as long as the returns achieved are higher than a Term Deposit.
<input type="checkbox"/> 4	<input type="checkbox"/> 4	I can accept some additional volatility in my balance in order to achieve stronger returns.
<input type="checkbox"/> 5	<input type="checkbox"/> 5	I can accept high levels of volatility to my balance because my primary aim is to achieve high returns.

**Question 4 :**

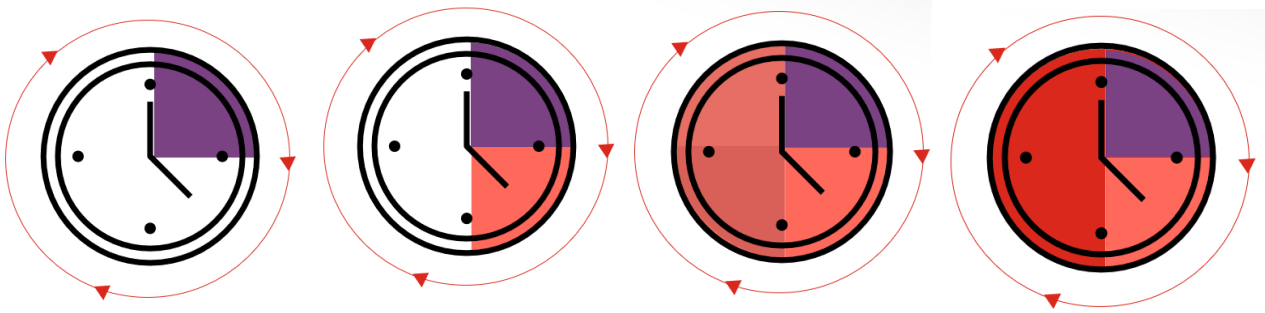
In any 12-month period which range of returns would you be comfortable experiencing?



Score		Preferences
Client 1	Client 2	
<input type="checkbox"/> 0	<input type="checkbox"/> 0	1% to 5%
<input type="checkbox"/> 1	<input type="checkbox"/> 1	-5% to 14%
<input type="checkbox"/> 2	<input type="checkbox"/> 2	-7% to 18%
<input type="checkbox"/> 3	<input type="checkbox"/> 3	-9% to 21%
<input type="checkbox"/> 4	<input type="checkbox"/> 4	-13% to 28%
<input type="checkbox"/> 5	<input type="checkbox"/> 5	-17% to 34%

**Question 5 :**

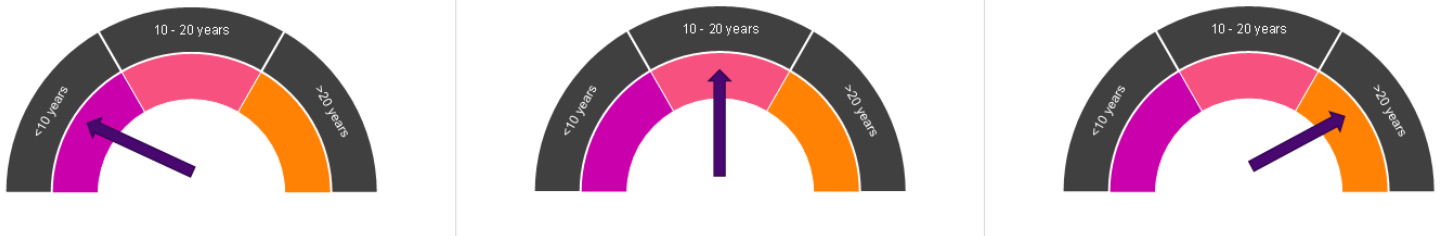
How long until you plan to begin spending your investment? (e.g. how long until you plan to retire or needing to start drawing down from your investment?)



Score		Preferences
Client 1	Client 2	
<input type="checkbox"/> 1	<input type="checkbox"/> 1	Already retired / 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 investment (i.e. superannuation balance) in retirement, how long would you hope your 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.

## Risk profile details

Profiles		Expected returns		
Name	Is Active	Income	Growth	Total
Cash Only	True ▼	3.26	0.00	3.26
Defensive	True ▼	4.15	1.31	5.46
Moderate	True ▼	3.89	2.27	6.16
Balanced	True ▼	3.98	3.46	7.44
Growth	True ▼	3.52	4.57	8.09
High Growth	True ▼	3.41	4.79	8.20



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. For information about how TelstraSuper Financial Planning collects and manages your personal information, please refer to the TelstraSuper Financial Planning Privacy Policy and Privacy Collection Statement.

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