

Risk Profile Questionnaire

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 all questions in this Risk Profile form as fully and comprehensively as you can prior to your meeting with your Adviser who will then discuss this information with you.

The outcome of this questionnaire will assist with formulating your financial strategy.

Introduction

Adviser Name

Client 1 Name

Client 2 Name

Questions

Question 1

Based on your current understanding of investments, which statement below aligns closest to your circumstances?

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

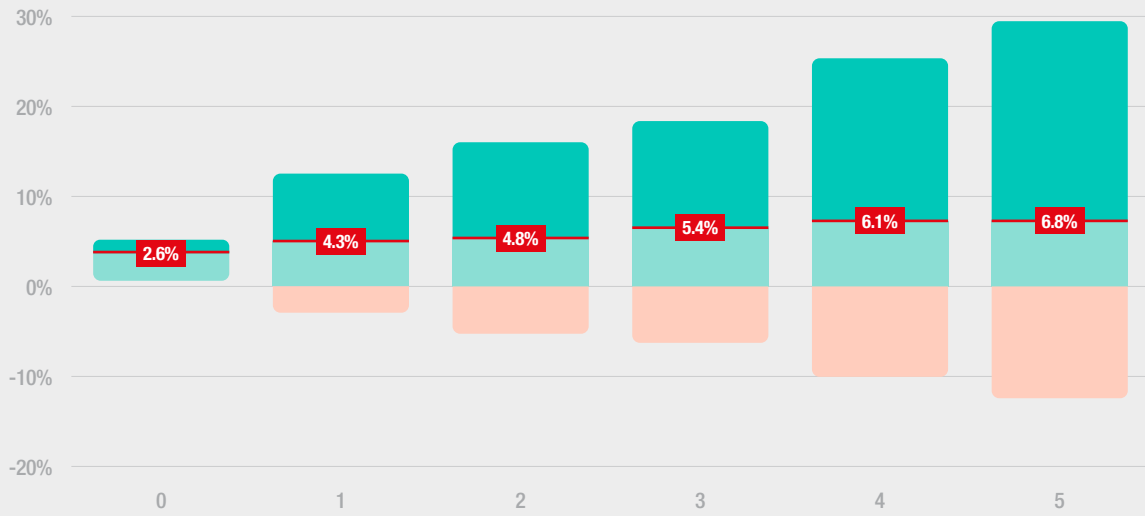
Question 2

When it comes to investing, in general, how would you describe yourself?

Client 1	Client 2	Preferences
0	0	I prefer maintaining the current value of my investment above all other considerations.
1	1	I prefer relatively stable returns over the short to medium term with low risk.
2	2	I prefer steadier performance over time with some opportunity for growth.
3	3	I want some opportunity for growth and can tolerate some up and down movement in my portfolio's value.
4	4	I have a preference for growth over the long term and can tolerate significant up and down movement in my portfolio's value.
5	5	I have a strong preference for growth over the long term and can tolerate wide, and sometimes sudden, up and down movement in my portfolio's value.

Question 3

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



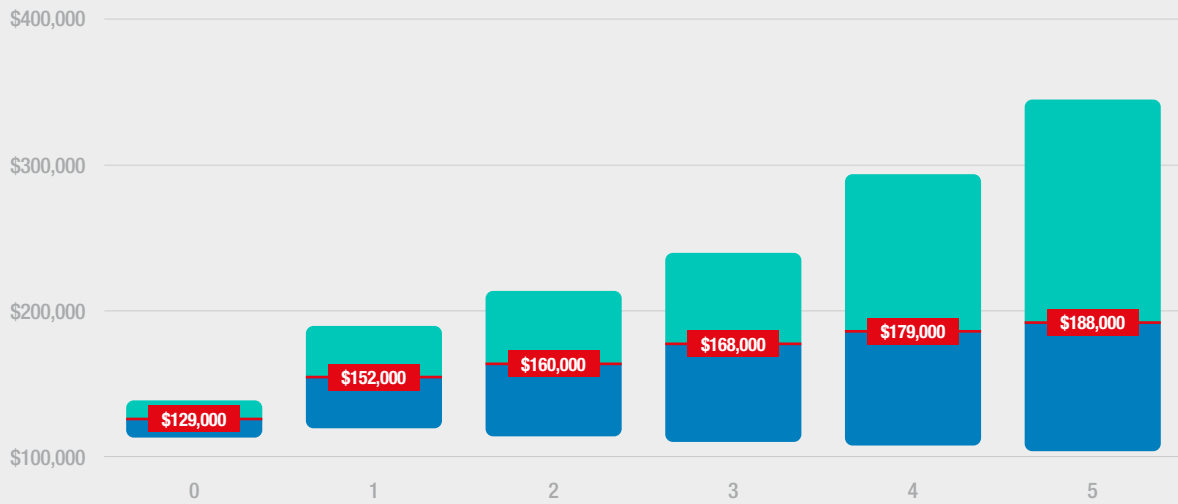
This chart is indicative of the range of returns in each category, but you should not interpret these outcomes as being the best or worst possible.

Client 1	Client 2	Range of annual returns you would be comfortable tolerating
0	0	1% to 4%
1	1	-3% to 12%
2	2	-5% to 16%
3	3	-7% to 19%
4	4	-10% to 25%
5	5	-13% to 30%

The range of returns for each category are indicative only and could be worse or better than stated in some circumstances.

Question 4

Suppose you invested \$100,000 today, bearing in mind investments can go up and down, what outcomes would you tolerate after 10-years?



This chart is indicative of the range of returns in each category, but you should not interpret these outcomes as being the best or worst possible.

Client 1	Client 2	Preferences
0	0	On average I may achieve \$129,000 after 10 years, however I understand that the balance may be between \$118,000 - \$141,000.
1	1	On average I may achieve \$152,000 after 10 years, however I understand that the balance may be between \$121,000 - \$191,000.
2	2	On average I may achieve \$160,000 after 10 years, however I understand that the balance may be between \$118,000 - \$215,500.
3	3	On average I may achieve \$168,000 after 10 years, however I understand that the balance may be between \$115,000 - \$240,000.
4	4	On average I may achieve \$179,000 after 10 years, however I understand that the balance may be between \$106,000 - \$297,000.
5	5	On average I may achieve \$188,000 after 10 years, however I understand that the balance may be between \$101,000 - \$347,000.

The range of returns for each category are indicative only and could be worse or better than stated in some circumstances.

Question 5

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

Client 1	Client 2	Preferences
1	1	I am already drawing down on my superannuation/investment.
2	2	I plan to start spending my superannuation/investment within the next five years.
3	3	I plan to start spending my superannuation/investment in six to 10 years.
4	4	I plan to start spending my superannuation/investment in more than 10 years.

Question 6

Once you begin spending your superannuation or investment, how long would you hope it will last?

Client 1	Client 2	Preferences
1	1	I hope it will last me for up to 10 years.
2	2	I hope it will last me for 10 to 20 years.
3	3	I hope it will last me for more than 20 years.

Indicative risk profile (based on your responses)

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

Based on your responses to questions 1-6, your indicative risk profile is 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

Agreed risk profile (after discussions between adviser and client)

Client 1

Client 2

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

Declaration

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

Client 1 Name

Completed (dd/mm/yy)

Client 2 Name

Completed (dd/mm/yy)



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 Profile	Example asset allocation ranges	May be appropriate if	Suggested return objective	Suggested investment timeframe	Probability of negative annual returns
Return maximiser	90%-100% Growth assets 0%-10% 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* + 4% p.a.	Greater than a 10 year period	4-6 or more negative annual returns over any 20 year period
Return seeker	75%-90% Growth assets 10%-25% 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
Return/risk balancer	60%-75% Growth assets 25%-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 10 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% 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.	Earn returns in line with short term market interest rates	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. 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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