

CLIENT SITUATION ANALYSIS
 PRIVATE AND CONFIDENTIAL

CLIENT(S) NAME	
Date	

PLANNER NAME	Shaun Mulquiney
Referral from:	
Date of FSG Provision	____/____/____
FSG Issue Number	

Confidential Client Information

IMPORTANT
<p>Important The Corporations Act requires that a Financial Adviser making an investment recommendation must have reasonable grounds for making that recommendation. This means that an appropriate assessment for your investment objectives, financial situation and particular needs must be conducted prior to a recommendation being made. The information requested in the pages that follow is necessary for the establishment of a reasonable basis for an investment recommendation and it will be used solely for that purpose.</p> <p>Any advice given may be inappropriate if it is based on incomplete or inaccurate information. You should consider the appropriateness of the advice if that is the case and consider your own circumstances before acting on any advice provided.</p> <p>Privacy Statement The information collected in this form is solely to establish or build a financial service relationship with you. Your personal and sensitive information is treated with the strictest of confidence and will not be provided to third parties without your consent. If you have any questions in relation to your Privacy rights or wish to access or correct personal information we hold on you please contact: The Privacy Officer on (07) 3018 0400. Futuro's Privacy Policy is available on its website www.futuro.com.au.</p>

Personal Details		Client	Partner
Title			
Given Names			
Preferred Name			
Surname			
Date of Birth			
Marital Status			
Home Address			
		Postcode	Postcode
Postal Address			
		Postcode	Postcode
Home Phone	<input type="checkbox"/> Preferred	()	()
Work Phone	<input type="checkbox"/> Preferred	()	()
Mobile Phone	<input type="checkbox"/> Preferred		
Fax Phone			()
Email Address			

Details of Children/Dependents	1	2	3	4
Given Names				
Surname				
Relationship				
Gender				
Grade				
Date of Birth				
Dependant (Yes / No)				
Special Requirements				

Future Needs, Objectives and Goals

E.g. Current income needs, retirement income needs, diversification, tax minimisation, capital growth, investment security, wealth creation, eliminate mortgage etc

Reasons for seeking financial advice:

What is important to you?

Rate your objectives on a scale of most important to you to least important to you:

Objective:	Timeframe:

Notes:

Employment Details	Client	Partner		
Employment or Business Status:	<input type="checkbox"/> Unemployed <input type="checkbox"/> Part-time Employed <input type="checkbox"/> Full Time Employed <input type="checkbox"/> Company <input type="checkbox"/> Partnership	<input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Contractor <input type="checkbox"/> Sole Trader <input type="checkbox"/> Other	<input type="checkbox"/> Unemployed <input type="checkbox"/> Part-time Employed <input type="checkbox"/> Full Time Employed <input type="checkbox"/> Company <input type="checkbox"/> Partnership	<input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Contractor <input type="checkbox"/> Sole Trader <input type="checkbox"/> Other
Position Title:				
Qualification:				
Primary Duties:				
Hours per Week:				
Employer / Business Name:				
Industry:				
Start Date:	/ /	/ /		
Do you foresee any substantial change to your income in the next 2-5 years?				

For Self Employed, please provide notes/diagrams on business structure:

Notes

Retirement Details	Client	Partner
Planned Retirement Age:		
Retirement Income:	\$ (today's dollar)	\$ (today's dollar)
After retirement, do you intend to work again either on a full-time or part-time basis?		
What capital expenses will you have in retirement? (Please state expense and value)	\$ \$	\$ \$
Would you like some assets left to your estate? (Please detail)	\$ \$	\$ \$
How much cash would you require for emergencies such as house or car repairs?	\$	\$

Notes

Regarding your income needs in retirement would you like to: (pick one)

- Live off income, preserve capital Yes No
- Live off income & capital, no need to preserve assets for estate Yes No
- Live off income & capital, but would like to have some assets left to estate Yes No
- Live off income with remaining capital to maintain buying power Yes No

	Client		Partner	
Have you cashed out any superannuation at anytime?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Personal Balance Sheet

Lifestyle Assets

	\$	Owner	Date Acquired	Further Details
Principal Residence				
Contents / Personal Property				
Motor Vehicles				
Holiday Home				
Caravan / Boat / Trailer				
Investments (see over)				
Other				

Are your assets adequately insured?	Yes / No
Details of insurer	

Liabilities

	Finance Provider	Date Commenced	Owner	Repayment Frequency	Repayment Amount	Interest Rate	Balance Outstanding
Mortgage							
Overdraft							
Credit Cards & Limit							
Personal Loan							
Investment Loan 1							
Investment Loan 2							
Other							
Have you given personal guarantees or personal assets as security?							Yes / No

Notes

Personal Superannuation / Rollover Funds – Please provide the latest benefit statements (e.g. account based pensions, self-managed super etc.)

Fund Name	Date Commenced	Client / Partner	Policy Number	Insurance Cover	Current Value
	/ /				
	/ /				
	/ /				
	/ /				
	/ /				
	/ /				
	/ /				
	/ /				

Other information (i.e. pension versus lump sum; funded or unfunded; have any lump sum withdrawals been made from the above funds?)

Leave Payments

Annual Leave	
Long Service Leave	
Sick Leave	
Other	

Redundancy

Completed years of service	
Details	

Notes

Do you have private health insurance?	Yes / No
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Risk Management / Insurances

Do you wish to review your personal insurances?	Yes / No
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Client	Existing Cover	Amount of Cover	Provider	Policy No.
Life Insurance	Yes / No	\$		
TPD Insurance	Yes / No	\$		
Trauma Insurance	Yes / No	\$		
Income Protection Insurance	Yes / No	\$ per month		
Business Expenses Insurance	Yes / No	\$ per month		
Other	Yes / No			

Brief summary of work-related activities

Partner	Existing Cover	Amount of Cover	Provider	Policy No.
Life Insurance	Yes / No	\$		
TPD Insurance	Yes / No	\$		
Trauma Insurance	Yes / No	\$		
Income Protection Insurance	Yes / No	\$ per month		
Business Expenses Insurance	Yes / No	\$ per month		
Other	Yes / No			

Brief summary of work-related activities

Health Details	Client	Partner
State of Health		
Are you aware of any underwriting issues? (please provide details)		
Do you have any dangerous hobbies?		
Are you aware of any health issues that may impact your ability to earn an income? (please provide details)		
Previous Insurance Assessment	<input type="checkbox"/> Standard Health <input type="checkbox"/> Other - detail	<input type="checkbox"/> Standard Health <input type="checkbox"/> Other - detail
Do you smoke?		
Have you smoked in the last 12 months?		

Investing Background

Have you previously invested in managed funds? Yes No

Have you previously held direct share investments? Yes No

Have you previously held direct investment property? Yes No

Have you previously considered borrowing to invest? Yes No

Are there any particular investments or fund managers that you prefer? If yes please provide details? Yes No

Are there any particular investments or fund managers that you do not wish to use? If you do, please provide details? Yes No

For wealth building strategies please complete Appendix 2 (Wealth Building)

Your Risk Profile and Asset Allocation

Asset Allocation is one of the most important decisions that an investor needs to make, due to the potential impact on an investor's financial security. Asset Allocation is the means by which assets are combined in an investment portfolio and spread across different asset types to meet the investor's long-term objectives and financial goals. To determine the correct allocation for your circumstances we need to identify your risk profile. To do this we take into account the mix of investment sectors (cash, fixed interest, property and shares) you feel most comfortable with. In this way we address your needs and objectives and tailor specific recommendations that help you achieve them. We have chosen 10 investor profiles to categorise investor types and help you to understand the way you prefer to invest.

The following table outlines what the minimum time frame is for each profile together with expected long term returns. The corresponding asset allocation shows what we recommend should be invested in each asset class.

You should review your portfolio, at least annually, to ensure your actual portfolio asset allocations do not deviate from your chosen investor profile percentages. This may necessitate a "re-balancing" of the actual portfolio percentages back to the initial percentages chosen. You should re-assess your profile as your personal circumstances change and in the event of a major global event.

Please read all the information contained in the following table and select the investor type that best suits you.

If you are unsure of your risk profile, please let me know so we can discuss completing a Full Risk Profile Questionnaire.

An important note regarding risk profiles.

All profiles have had negative returns from time to time, i.e. there is a possibility you could lose money over the short term. The chance of a negative return (i.e. a loss of capital) increases as more growth assets are included and the timeframe for investment becomes shorter. Investors should note that just because the chance of a negative return in a balanced fund (for example) is 1 year in every 6 years, this doesn't mean that every 6 years you will have a negative return. Returns, both positive and negative, are unpredictable. This means you may have 2 years in a row of negative returns for the next 12 years.

Your Investor Profile

Investor Type	Description	Asset Allocation (%)						Risk of Negative Return (years)	Your Investor Profile <input checked="" type="checkbox"/>
		Cash	Div Fixed Int	Property	Aus Shares	Int Shares	Alternatives		
Conservative	Your portfolio has only minor exposure to capital growth assets. The main emphasis is income, with marginal capital risk in order to achieve overall portfolio growth. Low fluctuation in short term value may occur with some small short term capital risk. Minimal tax benefit from some share dividend franking credits. For investors who seek high level of income and/or short investment time frame.	10	70	5	7.5	7.5	0	1 in 19	<input type="checkbox"/>
Conservative Plus		10	70	4	5.5	5.5	5	1 in 36	<input type="checkbox"/>
Moderate	This provides you with an income stream and some capital growth. It has substantial exposure to fixed interest, but includes expose to share and property markets. Suited to a medium term investor seeking capital stability and protection of assets from inflation. Some tax relief available from franking credits. Fluctuation of portfolio value is moderate to low over the short to medium term.	5	55	10	15	15	0	1 in 10	<input type="checkbox"/>
Moderate Plus		5	55	8	13	13	6	1 in 10	<input type="checkbox"/>
Balanced	You have slightly more exposure to growth assets than income assets. Portfolio value will have lower short-term fluctuations than the other growth based investment portfolios. Your aim is to produce capital growth in a medium to long-term time frame. Income generated by the portfolio will be partially tax effective.	5	35	12	24	24	0	1 in 6	<input type="checkbox"/>
Balanced Plus		5	35	11	21	21	7	1 in 6	<input type="checkbox"/>
Growth	This portfolio has a small income exposure to slightly reduce short-term fluctuations. Suited to a long-term investor who can accept some investment risk. The income stream will be somewhat tax effective. You have high exposure to share and property to provide long-term investment growth.	5	15	15	32.5	32.5	0	1 in 5	<input type="checkbox"/>
Growth Plus		5	15	14	29	29	8	1 in 5	<input type="checkbox"/>
High Growth	Your portfolio is entirely share and property based portfolio (no fixed interest). A strong emphasis on maximising long term capital growth. It produces reasonably tax effective income. High short-term fluctuations can be expected and higher probability of capital loss.	-	-	15	42.5	42.5	0	1 in 4	<input type="checkbox"/>
High Growth Plus		-	-	14	39	39	8	1 in 5	<input type="checkbox"/>

Agreed Asset Allocation

Agreed Risk Profile after discussion between adviser and client:

Profile Name: _____
Or Asset Allocation
Cash _____%
Div. Fixed Interest _____%
Property _____%
Australian Shares _____%
International Shares _____%
Alternatives (if Plus) _____%

Notes:

I/We hereby acknowledge that the above risk profile is consistent with my/our risk requirements, investor bias and investment time frames and objectives.

	Client 1	Client 2
Signature		
Date		

Scope of Advice

Legislation requires that the Futuro Financial Services adviser must 'know the client' before making certain recommendations. However, a client may limit the scope of advice to be provided. If you wish to limit the scope of advice, you must make this known at the time of the interview and you should recognise that the recommendations will only relate to that limited advice being sought and may not adequately take account of your overall situation, needs and objectives.

I/We hereby request (please tick):

- That comprehensive advice is provided to address my overall situation, needs and objectives.
- That limited advice be provided, in relation to:
 - Risk Insurance**
 - Superannuation**
 - Retirement Advice**
 - Other** (detail below)

Tax File Number Authorisation

The collection of your tax file number (TFN) is for administration purposes and will be retained on your file. Your financial adviser may forward your TFN to financial institutions as requested or as necessary. You do not have to provide your adviser with your TFN; however failure to do so may result in your investment income being taxed at the highest marginal tax rate. Its use and disclosure is strictly regulated by the tax laws and the Privacy Act. Futuro's policy requires advisers to provide appropriate security facilities for such information, which will be destroyed when no longer required.

I/We hereby authorise Futuro to record our record Tax File Number Information Yes No

	Client	Partner
Tax File Number		
Signature		
Date		

Client Authorisation

I/we advise that there has been sufficient opportunity to read and understand the information in this form and the answers provided, and the information provided in this document is complete and accurate to the best of my/our knowledge and may have been compiled on my behalf and may not be in my own handwriting;

I/We have disclosed to the person to whom this form is given all information that I am/we are aware of that would be relevant to the making of a recommendation by a Futuro Financial Services Authorised representative;

I/we understand that if complete and accurate information on personal and financial matters is not provided that this may lead my adviser to provide inappropriate advice;

I/we understand in relation to insurance matters that by not providing complete and accurate information an insurance policy may be recommended which may not be appropriate to my/our needs;

I/We have been given a Financial Services Guide by the adviser identified on the front of this questionnaire on the date shown. i/We have also read and understood the Financial Services Guide before any services were provided;

I/we understand that my adviser may forward direct marketing material to me in relation to financial services. I/we also understand that my adviser will cease to send this material on receipt of my/our written instructions;

I/We give permission for this information to be used in accordance with the purposes set out on page 1 of the questionnaire and

I/we understand that all recommendations will be based solely on the information supplied in this form.

I/We understand the concept of risk, return and asset allocation and acknowledge that the information provided is an adequate reflection of my/our attitude to investment risk and timeframe.

I/We also understand that information collected to verify my identity may be passed on to third parties who rely on this information for verification under the government's anti money laundering and counter terrorism rules.

	Client 1	Client 2
Signature		
Date		

Client Authority to Engage Services

I/We understand that an hourly rate of \$..... will apply to the service and advice stated above.

I/We understand that a fee of \$.....is payable for a Statement of Advice to be presented to me/us.

I/We understand that an implementation fee of \$...../.....% will be charged to implement the advice provided within the Statement of Advice, based on the amount invested. This fee will be fully disclosed in your Statement of Advice.

I/We understand that an adviser service fee of% per annum is payable.

I/We consent to receive the relevant Product Disclosure Statements (PDS) of the products my adviser has recommended electronically via download from a relevant platform, the individual fund managers websites or on a CD. I/We acknowledge that the PDS will be in PDF format and I/We have access to the appropriate facilities and programs that will enable me/us to open, read, save and print electronic documents in PDF format.

I/We hereby provide authorisation to proceed with the production of a statement of advice in accordance with information provided to my/our Futuro Authorised representative and we do / do not (delete one) authorise Futuro to retain and provide my/our Tax File Number/s to third parties in accordance with this agreement.

	Client	Partner
Signature		
Date		

Adviser Anti Money Laundering Certification

Anti-Money Laundering Verification	Client	Partner
Document Used	<input type="checkbox"/> Driver Licence <input type="checkbox"/> Passport <input type="checkbox"/> Birth Cert.	<input type="checkbox"/> Citizenship <input type="checkbox"/> Other _____ <input type="checkbox"/> Driver Licence <input type="checkbox"/> Passport <input type="checkbox"/> Birth Cert.
Document Number		
Copy must be retained on file	<input type="checkbox"/> Confirmed on Client File	<input type="checkbox"/> Confirmed on Client File
<p>N.B. For Trustees or Companies separate verification is needed for each trustee or director. Please attach these to the end of the CSA. (See Futuro AML Policy – Appendix 3 for full details of verification documentation needed)</p> <p>AML – Risk Classification: Adviser to complete checklist (Futuro AML Policy – Appendix 1)</p>		

I/We certify that I have seen the original documentation and that the copies attached is a complete and accurate copy of that original, in the capacity of being a financial adviser:

	Adviser
Signature	
Date	

Appendix Two

Wealth Building – Borrowing to Build

Gearing or borrowing to invest is a strategy used to build wealth over the long term (i.e. 7 years or longer). Gearing is a very effective way of increasing wealth: for example if you had \$100,000 and borrowed another \$100,000 and your portfolio increased in value by 20% the net growth of your capital after you paid back the \$100,000 loan is actually 40% or double what you could have achieved by investing only your money.

It is important to note that any gearing strategy includes the possibility of loss of capital invested. If your adviser recommends gearing as a part of your overall investment strategy it is important that you are comfortable with the level of borrowing used as part of the overall investment strategy. Please answer the following questions in order to help us understand your gearing tolerance and whether it is a suitable strategy for you...

1. Are you or have you been prepared to borrow money to make money? Yes No

2. 'Pillow Test' – what level of borrowing would allow you to sleep soundly at night? (discuss with your adviser)

3. Do you understand the risks associated with borrowing?

4. How would you react if your investment dropped by 20% in value?

- 4a. Would you feel any different if you had borrowed the money? Yes No
