

*Investor Risk Profile Questionnaire: What type of investor are you?*

Please complete the following questions to help us assess your Investor Risk Profile. In answering these questions keep in mind your investment and financial goals and objectives.

**1/ At what stage of life are you?**

<input type="checkbox"/> (5) Single with savings to invest	<input type="checkbox"/> (3) Family with savings to invest
<input type="checkbox"/> (4) Couple with savings to invest (no kids)	<input type="checkbox"/> (6) Pre-retirement, empty nest, time to save
<input type="checkbox"/> (1) Young family small savings amount	<input type="checkbox"/> (2) Retired

**2/ What rate of investment return do you reasonably expect to achieve?**

<input type="checkbox"/> (1) Bank deposit rates only	<input type="checkbox"/> (2) Inflation plus 2% to 4% per annum
<input type="checkbox"/> (3) Inflation plus 5% to 7% per annum	<input type="checkbox"/> (4) Inflation plus 8% to 12% per annum

**3/ If you are investing for the long-term (7 years or more) how often would you expect a negative year of returns?**

<input type="checkbox"/> (1) Never	<input type="checkbox"/> (2) 1 in 7 years	<input type="checkbox"/> (3) 1 in 5 years	<input type="checkbox"/> (4) 1 in 3 years
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**4/ What is the most aggressive investment you have ever made?**

<input type="checkbox"/> (1) Cash deposits only	<input type="checkbox"/> (2) Capital Guaranteed Bonds	<input type="checkbox"/> (3) Managed Funds
<input type="checkbox"/> (4) Investment Property (not geared)	<input type="checkbox"/> (5) Shares	<input type="checkbox"/> (6) Geared Investments

**5/ What type of returns are you most comfortable with?**

<input type="checkbox"/> (1) Guaranteed Returns	<input type="checkbox"/> (2) Stable, Consistent Returns	<input type="checkbox"/> (3) Some Variable Returns
<input type="checkbox"/> (4) Moderately Variable Returns	<input type="checkbox"/> (5) Volatile, but Potentially Higher Returns	

**6/ If you invested \$100,000 and within 6 months it fell 10% to \$90,000, what would you do?**

<input type="checkbox"/> (1) Cash in and never invest with risk again	<input type="checkbox"/> (2) Cash in until markets recover then reinvest
<input type="checkbox"/> (3) Wait 6 to 12 months to see if it recovers before taking action – speak to my Financial Adviser	<input type="checkbox"/> (4) Nothing, I expect volatility

**7/ Which best describes the purpose of your investment?**

<input type="checkbox"/> (5) Investing for specific objectives for longer than 5 years and aiming for growth	<input type="checkbox"/> (4) Aiming to accumulate wealth long term in a balanced portfolio
<input type="checkbox"/> (3) Nearing retirement and needing to plan	<input type="checkbox"/> (1) Specific objectives to achieve within 5 years
<input type="checkbox"/> (2) In receipt of a one-off lump sum and uncertain what to do	

**8/ Within how long do you anticipate the need to access your investment?**

<input type="checkbox"/> (1) Within 1 year	<input type="checkbox"/> (2) 1 to 3 years	<input type="checkbox"/> (3) 3 to 5 years
<input type="checkbox"/> (4) 5 to 7 years	<input type="checkbox"/> (5) Longer than 7 years	

Your Score [    ] indicates your investor profile from the table below, definitions on the following page.

Scoring 8 and 11 indicates a <b>Conservative Profile</b>	Scoring 12 and 17 indicates a <b>Cautious Profile</b>
Scoring 18 and 23 indicates a <b>Defensive Profile</b>	Scoring 24 and 29 indicates a <b>Prudent Profile</b>
Scoring 33 and 34 indicates an <b>Assertive Profile</b>	Scoring 35 and 39 indicates an <b>Aggressive Profile.</b>

I / We agree that profile of \_\_\_\_\_ is appropriate for me / us and permit Leishman Financial Services Pty Ltd to retain my/our Tax file number(s) on file.

Signed \_\_\_\_\_ Name: \_\_\_\_\_ date: \_\_ / \_\_ / \_\_

Signed \_\_\_\_\_ Name: \_\_\_\_\_ date: \_\_ / \_\_ / \_\_

### **Profile Definitions:**

(8 to 11) You are a **conservative** investor. Risk must be very low and you are prepared to accept lower returns to protect your capital. The adverse affects of tax and inflation will not concern you, provided your initial investment is protected. Your time frame is very short term, less than 3 years. You aim for 100% income and no growth from your portfolio.

(12 to 17) You are a **cautious** investor seeking better than basic returns, but risk must be low. Typically you would seek to protect the wealth which you have accumulated, you may be prepared to consider less aggressive growth investments. Your time frame is approximately 3 years. You aim for 80% income and 20% growth from your portfolio.

(18 to 23) You are a **defensive** seeking better than basic returns from a balanced portfolio. You may be prepared to consider moderate growth investments and a strategy to cope with tax and inflation. Your time frame is 3 to 5 years. You aim for 60% income and 40% growth from your portfolio.

(24 to 29) You are a **prudent** 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 risks will be acceptable to you to achieve greater returns. Your time frame is approximately 5 years. You aim for 40% income and 60% growth from your portfolio.

(30 to 34) You are an **assertive** investor, probably earning sufficient income to invest most funds for capital growth. You require a balanced portfolio, but more aggressive investments may be included. Your investment strategy must cope with tax and inflation. While prepared to accept higher volatility, your primary concern is to accumulate assets over the long term. Your time frame is 7 years. You aim for 20% income and 80% growth from your portfolio.

(35 to 39) You are an **aggressive** 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 volatility and risk. Security of capital is secondary to the potential for wealth accumulation. Your time frame is very long term, 10 years or greater. You aim for 100% growth from your portfolio.