

Wilson HTM Investment Group

Client Profile



Wilson HTM
INVESTMENT GROUP



1. Welcome to Wilson HTM Investment Group

About Wilson HTM Investment Group

Wilson HTM Investment Group is one of Australia's most progressive and fastest growing financial services businesses. We provide a wide range of wealth management, capital markets and investment management services to individuals, corporates, institutions and government bodies.

By combining innovative research ideas with impartial advice and proven execution skills, we are committed to delivering outperformance, and leading our chosen markets in terms of service excellence, corporate governance and community involvement.

Headquartered in Brisbane we have offices throughout Australia, and through our alliance with Deutsche Bank have access to market leading research, select corporate finance offerings, and an extensive global distribution network.

Wealth Creation

Our primary goal is to create wealth for our clients. This is achieved by formulating strategies tailored to your individual needs, goals and objectives. Once the structural aspects of the plan are in place we then choose the appropriate investment vehicle to achieve your goals. We can assist you in:

- ▶ minimising tax
- ▶ developing and implementing gearing strategies
- ▶ managing debt
- ▶ investing surplus cash
- ▶ investing inheritance funds
- ▶ salary sacrifice
- ▶ finance solutions

Superannuation

Superannuation is a concessional tax structure through which wealth can be accumulated for retirement purposes and drawn upon in retirement. Effectively preparing for retirement through superannuation is an essential component in investing in your future. Our advisers can assist in all the areas of managing your superannuation.

Retirement Planning

Most people look forward to a financially secure retirement, however many people are not properly prepared for retirement. Given the fact that people are retiring earlier and living longer, planning for future financial security is an increasingly important aspect of all our lives.

Estate Planning

Estate planning is an essential part of your overall financial plan. An effective estate plan will ensure that your estate ends up with the appropriate people at the appropriate time and in a structure which minimises any taxation burden on the estate and the beneficiaries.

Risk Insurance

Protecting yourself and your family against the loss of earning potential as a result of death or disability is fundamental to planning for your financial future. We have specialist risk advisers who can provide you with advice on insurance to ensure you and your family are adequately covered. Areas of advice include Income Protection, Disability Insurance, Life Insurance and Critical Illness Trauma Cover.

Listed Securities

Investing in shares provides you with complete autonomy to create and manage your own investment portfolio. You will have access to specialist advice and support from experienced advisers to build a share portfolio suited to your personal financial requirements. Listed securities include shares, options and warrants.

Managed Funds

When investing in a managed fund, you are effectively pooling your money with other individual investors who share similar investment goals. As the investment decisions are made by experienced fund managers you do not have to worry about obtaining research on specific securities within the fund or determining when to buy/sell investments within the fund.

Confidential

In taking the time to complete this profile, you will be providing your adviser with the information needed to provide services and personal advice, tailored to your circumstances.

We appreciate that you may not have the information necessary to fill out all sections. Please complete the profile as best as you can before meeting with your adviser. All details you provide will be treated confidentially and used for the purpose of administering our relationship with you and for providing products and services to you.



Wilson HTM
INVESTMENT GROUP

Client Name(s)

Adviser Name

Interview Date / /

Are you an existing client of Wilson HTM?

Yes No

All information supplied will be kept strictly confidential and will not be used for any other purpose. You should ensure that your adviser is kept informed of any material changes to the information you have supplied.

Checklist

- Read the Wilson HTM Financial Services Guide (FSG)
- Completed the appropriate sections of the Client Profile
- Signed the Client Profile declaration in Section 9

Wilson HTM Ltd Client Profile Form

ABN 68 010 529 665 | AFSL Number 238375
Issued 15/09/2010

Please tick (✓) the boxes where appropriate throughout the Client Profile Form.

Section 1 - Personal Details

Details of Client 1

Title

Mr Mrs Miss Ms

Other (eg. Dr, Prof)

Name

Gender

Male Female

Date of birth / /

Martital Status

Married De facto Single

Widow Separated

Home phone number ()

Facsimile number ()

Work phone number ()

Mobile number ()

Email address @

Details of Client 2

Title

Mr Mrs Miss Ms

Other (eg. Dr, Prof)

Name

Gender

Male Female

Date of birth / /

Martital Status

Married De facto Single

Widow Separated

Home phone number ()

Facsimile number ()

Work phone number ()

Mobile number ()

Email address @



Residency details

Client 1

Are you an Australian resident for tax purposes?

Yes No

If no, please state your country of residency

If previously an Australian resident, what was the date you became a non-resident? / /

Residential Address

Suburb / Town

State Post Code

Postal Address / PO Box number

(If same as residential address, please write "AS ABOVE" in boxes)

Suburb / Town

State Post Code

Residency details

Client 2

Are you an Australian resident for tax purposes?

Yes No

If no, please state your country of residency

If previously an Australian resident, what was the date you became a non-resident? / /

Residential Address

Suburb / Town

State Post Code

Postal Address / PO Box number

(If same as residential address, please write "AS ABOVE" in boxes)

Suburb / Town

State Post Code

Children / Dependents (Please include adult children)

Name(s)	Date of birth	Gender M/F	Relationship to client	Dependant Y/N	Type of dependant*	When do you expect dependency to cease?

How many grandchildren do you have?

Grandchildren

*Please advise whether: **C** Child **H** Home working partner/spouse **I** Invalid relative **O** Other



Needs, goals and priorities

Client objectives

Client objectives are what you are seeking through achievement of your financial plan. This may include saving for a holiday, children's education or your retirement. Please indicate the goals you are seeking to achieve through your financial plan.

If you retired today, how much income (after tax and in today's dollars) per annum would you require in order to maintain your preferred standard of living throughout retirement?

\$

Financial priorities

How concerned are you about the following issues? (Provide a rating between 1 to 10, from low to high priority for each need).

Issue	Client 1 Rating	Client 2 Rating
Security of Capital		
Wealth Accumulation		
Income		
Tax Efficiency		
Ease of Withdrawal		
Comfort Factor		
Simplicity		
Ongoing Service		

What do you expect from your financial adviser?



Section 2 - Financial Profile

Employment Status - Choose your main employment status type and the related options.

Client 1

Employee Part-time Full-time Casual

Self employed (please specify)

Sole proprietor Partnership Trust

Private company

Retired Not employed

Date Last worked / /

Other (please specify)

Employer name

Job title

Date commenced / /

If you are not retired, when do you expect to retire?

Years

Do you expect a change in your employment status?

Yes No

If so, please give details

Client 2

Employee Part-time Full-time Casual

Self employed (please specify)

Sole proprietor Partnership Trust

Private company

Retired Not employed

Date Last worked / /

Other (please specify)

Employer name

Job title

Date commenced / /

If you are not retired, when do you expect to retire?

Years

Do you expect a change in your employment status?

Yes No

If so, please give details

Income and expenditure details

If you require assistance calculating your annual income and expenditure, please contact your adviser.

	Client 1	Client 2
Gross income from employer (pre-tax)(ex super)	\$ <input type="text"/> p.a.	\$ <input type="text"/> p.a.
Income from investments (as per assets and liabilities table)	\$ <input type="text"/> p.a.	\$ <input type="text"/> p.a.
Foreign pension	\$ <input type="text"/> p.a.	\$ <input type="text"/> p.a.
Government assistance (please provide details below*)	\$ <input type="text"/> p.a.	\$ <input type="text"/> p.a.
Total Income (pre-tax)	\$ <input type="text"/> p.a.	\$ <input type="text"/> p.a.
Loan repayments (as per assets and liabilities table)	\$ <input type="text"/> p.a.	\$ <input type="text"/> p.a.
Living expenses	\$ <input type="text"/> p.a.	\$ <input type="text"/> p.a.
Government assistance. Are you currently receiving a pension or benefit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Type of benefit	<input type="text"/>	<input type="text"/>
Amount received per fortnight	\$ <input type="text"/>	\$ <input type="text"/>
Amount received per annum (x26)	\$ <input type="text"/>	\$ <input type="text"/>



Assets

Personal Assets	Market value	Gross income (p.a.)	Owner
Family Home			
Contents			
Motor Vehicle			
Holiday House			
Other			

Investment Assets	Market value	Gross income (p.a.)	Owner
Cash			
Fixed Term Investments			
Shares			
Managed Investments			
International Investments			
Investment Property			
Other			

Superannuation

Name of fund	Market value	Income Drawn (p.a.)	Owner
Total Assets			

Liabilities

Loan balance (\$)	Purpose (e.g. home, investment property, shares etc)	Lender	Approximate date commenced	Interest Rate (% p.a.)	Fixed/Variable (Owner specify term if fixed)	Owner

If you would like us to review your current loan facilities, please ask your adviser for further information.



Future income / expenditure

Do you expect any significant change in income or expenses?

Yes No

(In particular, selling your house/other property, taking holidays, home renovations, motor vehicle replacement, starting a family, family assistance and loan discharges.)

Type of change	Time Frame	Income / expenditure

Client structures

Please provide details below of any Companies, Trusts or Self Managed Superannuation Funds (SMSF) Structures.

	Entity name	Details
Companies		
Trusts		
SMSF		

Section 3 - Professional Advisers

Accountant

Name

Contact name

Address

Suburb / Town

State Post Code

Telephone ()

Solicitor

Name

Contact name

Address

Suburb / Town

State Post Code

Telephone ()



Insurance adviser / Broker

Name

Contact name

Address

Suburb / Town

State Post Code

Telephone ()

Bank / Margin Lender

Name

Contact name

Address

Suburb / Town

State Post Code

Telephone ()

Section 4 - Risk Profile

Risks

Prior to considering any specific investment options, it is necessary to agree on how much of your overall portfolio should be invested in growth assets versus defensive assets. This section will help your adviser understand what type of investor you can afford to be and will enable us to recommend a personal asset allocation tailored to your needs.

Please complete the questions below by choosing the answer which most closely describes you.

Risk	Client 1	Client 2	Points
1. Which of the following best describes your current stage of life?			50
a. Single with few financial burdens. Keen to accumulate wealth for the future. Some funds must be available for enjoyment such as cars, clothes, travel.			
b. A couple without children. Preparing for the future by establishing a home. A high purchase rate of consumer items. You're probably better off financially now than you may be in the future.			40
c. Young family. The peak home purchasing stage. You have a mortgage and maintain only small cash balances. Probably dissatisfied with your financial position and savings.			30
d. Mature family. You're in your peak earning years and have the mortgage under control. Your partner works and children are growing up and have left home/ require less supervision. You're thinking about retirement, although it may be years away.			50
e. Preparing for retirement. You probably own your home and have few financial burdens, you want to ensure you can afford a comfortable retirement, interested in travel, recreation and self education.			20
f. Retired. You rely on existing funds and investments to maintain your lifestyle. You may be receiving the pension. Keen to enjoy life and maintain your health.			10



Risks (continued)

Risk	Client 1	Client 2	Points
2. In the light of current interest rates, what return do you reasonably expect to achieve from your investments?			0*
a. Standard term deposit rate as I don't want to risk my capital			
b. Current inflation rate plus 2-4% pa			20
c. Current inflation rate plus 5-7% pa			30
d. Current inflation rate plus 8-12% pa			40
e. Over 12% pa			50
*Your risk profile is Cash and your score is 0, regardless of the responses given to other questions.			
3. If you didn't need your capital for more than 10 years, for how long would you be prepared to see your investment performing poorly before you cashed it in?			0
a. You would cash in if there was any loss in value			
b. Up to 4 months			10
c. Up to 1 year			20
d. Up to 1.5 years			30
e. Up to 2.5 years			50
4. How familiar are you with investment markets?			10
a. Very little understanding or interest			
b. Not very familiar			20
c. Have enough experience to understand the importance of diversification			30
d. Understand that markets fluctuate and that different market sectors offer different income, growth and taxation characteristics			40
e. Experienced with all investment sectors and understand the various factors which influence performance			50
5. Which profile do you feel most comfortable with?			10
a. Preferably guaranteed returns			
b. Stable, reliable returns			20
c. Some variability in returns			30
d. Moderate variability in returns			40
e. Unstable, but potentially higher returns			50



Risks (continued)

Risk	Client 1	Client 2	Points
6. What would your reaction be if six months after placing your investments, you discover that, in line with what is happening in the financial markets generally, your portfolio has decreased in value by 20%?			10
a. Horror. Security of your capital is important and you did not intend to take such a large risk			
b. You would cut your losses and transfer your funds into more secure investment sectors			20
c. You would be concerned, but would wait to see if the investments improve			30
d. This was a calculated risk and you would leave the investments in place, expecting performance to improve			40
e. You would invest more funds to lower your average investment price, expecting future growth			50
7. Which of the following best describes your purpose for investing?			50
a. An investment horizon longer than five years. You understand investment markets and mainly invest for growth to accumulate long-term wealth			
b. Not nearing retirement, have surplus funds to invest and aiming to accumulate long-term wealth from a balanced portfolio			40
c. You have a lump sum (for example, an inheritance) and are uncertain about the secure investment alternatives available			30
d. You are nearing retirement and want sufficient funds to enjoy your retirement.			20
e. Some specific objectives within the next five years for which you want to accumulate sufficient funds			20
f. You want a regular income stream and/or to totally protect the value of your accumulated capital			10
8. What is your investment timeframe? (Assuming your Financial Advisor has made plans to meet short term financial objectives and to handle emergencies).			0
a. Less than 3 years ¹			
b. Between 3 and 4 years			20
c. Between 4 and 5 years			30
d. Between 5 and 7 years			40
f. Longer than 7 years			50
	Client 1	Client 2	
Total Investor Risk Profile Score			

¹ We generally recommend for investment periods of less than 3 years clients select a defensive risk profile



Risks (continued)

Now match your Investor Risk Profile score to the investor Risk Profile summaries below.

Investor Risk Profile	Points
<p>Cash</p> <p>Protection of capital is your only objective. You do not wish to attain higher returns if your capital is at risk.</p>	0
<p>Defensive</p> <p>You are a Defensive investor. Risk must be very low and you are prepared to accept lower returns to protect capital. The negative effects of tax and inflation will not concern you, provided your initial investment is protected. The recommended minimum investment term is two years.</p>	1 - 130
<p>Moderate</p> <p>You are a Moderate investor seeking better than basic returns, but risk must be low. Typically an older investor seeking to protect the wealth which you have accumulated, you are prepared to consider less aggressive growth investments. The recommended minimum Investment term is three years.</p>	131 - 220
<p>Balanced</p> <p>You are a Balanced 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 good returns. The recommended minimum investment term is three and a half years.</p>	221 - 290
<p>Growth</p> <p>You are a Growth investor, probably earning sufficient income to invest most funds for capital growth. Prepared to accept higher volatility and moderate risks, your primary concern is to accumulate assets over the medium to long-term. More aggressive investments may be included. The recommended minimum investment term is four and a half years.</p>	291 - 350
<p>High Growth</p> <p>You are a High Growth 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 risk. Fluctuations in capital are accepted for the potential for wealth accumulation. The recommended minimum investment term is five and a half years.</p>	351 - 400
<p>What does your Risk Profile mean?</p> <p>These profiling questions are designed to assist you in determining your risk profile and the type of investor you can afford to be, based on your personal preferences and life situation. In many instances the profiles indicate that because of your life situation, you can afford to take more risk than personal preferences alone would indicate. However, it is important to ensure that you are comfortable with the profile recommended for you. If you are not comfortable with the recommended profile, (or you and your partner have different profiles) we can start with an alternative profile and review it over time as you become more comfortable with investment markets. But please be aware that risk and return are closely related, so by choosing a lower risk profile, you are also choosing to alter your longer-term return expectations.</p>	
Investor Risk Profile selected	



Section 5 - Superannuation

Superannuation details

Please provide copies of recent superannuation fund statements to your adviser. If you are unable to locate statements, please provide approximate figures initially.

Super fund 1

Client 1

Fund Name

Type of fund*

Date joined

* Accumulation, Pension, Defined Benefit, Lifetime Pension, Fixed Term Pension, Self Managed, other.

Investment option

Approximate current value

Tax free component

Contributions (per annum)

Employer contributions

Personal contributions

Salary sacrifice contributions

Total contributions

Have you nominated a beneficiary for the benefits in this fund? Yes No

If yes, please name the beneficiary

Is the nomination Binding Non-Binding

Super fund 2

Client 1

Fund Name

Date joined

Type of fund*

* Accumulation, Pension, Defined Benefit, Lifetime Pension, Fixed Term Pension, Self Managed, other.

Client 2

Fund Name

Type of fund*

Date joined

* Accumulation, Pension, Defined Benefit, Lifetime Pension, Fixed Term Pension, Self Managed, other.

Investment option

Approximate current value

Tax free component

Contributions (per annum)

Employer contributions

Personal contributions

Salary sacrifice contributions

Total contributions

Have you nominated a beneficiary for the benefits in this fund? Yes No

If yes, please name the beneficiary

Is the nomination Binding Non-Binding

Client 2

Fund Name

Date joined

Type of fund*

* Accumulation, Pension, Defined Benefit, Lifetime Pension, Fixed Term Pension, Self Managed, other.



Superannuation details (continued)

Super fund 2

Investment option

Approximate current value

Tax free component

Contributions (per annum)

Employer contributions

Personal contributions

Salary sacrifice contributions

Total contributions

Have you nominated a beneficiary for the benefits in this fund? Yes No

If yes, please name the beneficiary

Is the nomination Binding Non-Binding

Investment option

Approximate current value

Tax free component

Contributions (per annum)

Employer contributions

Personal contributions

Salary sacrifice contributions

Total contributions

Have you nominated a beneficiary for the benefits in this fund? Yes No

If yes, please name the beneficiary

Is the nomination Binding Non-Binding

Section 6 - Employment Termination Payment (ETP)

Employment Termination Payment Details

Client 1

Have you received an Employment Termination Payment this financial year? Yes No

If you have received an Employment Termination Payment (ETP), your employer or past employer will have provided you with the following details in an approved form. Please supply any relevant documentation with this booklet.

Service period

From

To

Tax free component

Taxable component

Total

Client 2

Have you received an Employment Termination Payment this financial year? Yes No

If you have received an Employment Termination Payment (ETP), your employer or past employer will have provided you with the following details in an approved form. Please supply any relevant documentation with this booklet.

Service period

From

To

Tax free component

Taxable component

Total



Section 7 - Risk Planning

Risk Planning

Please provide copies of insurance policy statements to your adviser. If you are unable to locate statements, please provide approximate figures initially.

Basic health details

Client 1

Health for age Poor Fair Good

Smoker Yes No

Tertiary qualifications

Do you have any pre-existing health conditions?

Income protection

Client 1

Do you have income protection insurance? Yes No

Sum insured

Premium

Frequency of payment (annual, quarterly, monthly)

Product / Company name

Benefit period

Waiting period

Life insurance

Client 1

Do you have life insurance? Yes No

Sum insured

Premium

Frequency of payment (annual, quarterly, monthly)

Client 2

Health for age Poor Fair Good

Smoker Yes No

Tertiary qualifications

Do you have any pre-existing health conditions?

Income protection

Client 2

Do you have income protection insurance? Yes No

Sum insured

Premium

Frequency of payment (annual, quarterly, monthly)

Product / Company name

Benefit period

Waiting period

Life insurance

Client 2

Do you have life insurance? Yes No

Sum insured

Premium

Frequency of payment (annual, quarterly, monthly)



Risk Planning (continued)

Product / Company name

Type of cover

Death TPD* Trauma

*TPD = Total and Permanent Disablement

Does your super fund provide life insurance?

Yes No

If Yes, how much?

\$

Trauma insurance

Client 1

Sum insured

Premium

Frequency of payment (annual, quarterly, monthly)

Product / Company name

Private health insurance

Client 1

Do you have private health insurance? Yes No

General insurance

Client 1

Do you have adequate...

Motor vehicle insurance Yes No

Home insurance Yes No

Contents insurance Yes No

Product / Company name

Type of cover

Death TPD* Trauma

*TPD = Total and Permanent Disablement

Does your super fund provide life insurance?

Yes No

If Yes, how much?

\$

Client 2

Sum insured

Premium

Frequency of payment (annual, quarterly, monthly)

Product / Company name

Client 2

Do you have private health insurance? Yes No

General insurance

Client 2

Do you have adequate...

Motor vehicle insurance Yes No

Home insurance Yes No

Contents insurance Yes No



Section 8 - Estate Planning

Estate Planning

Client 1

Do you have a will? Yes No

When was it prepared?

When was it reviewed?

Who are the main beneficiaries?

Are there any other major provisions? Yes No

If yes, please detail on page 20, Additional Information and Notes.

Who is the executor?

Bequests

Client 1

Have you any provisions for bequests? Yes No

If yes, please detail on page 20, Additional Information and Notes.

Inheritance

Client 1

Do you expect to receive an inheritance in the next 5 years?

Yes No

Of what value do you expect it to be?

Source

Client 2

Do you have a will? Yes No

When was it prepared?

When was it reviewed?

Who are the main beneficiaries?

Are there any other major provisions? Yes No

If yes, please detail on page 20, Additional Information and Notes.

Who is the executor?

Client 2

Have you any provisions for bequests? Yes No

If yes, please detail on page 20, Additional Information and Notes.

Client 2

Do you expect to receive an inheritance in the next 5 years?

Yes No

Of what value do you expect it to be?

Source



Testamentary Trust

Client 1

Do you have a Testamentary Trust? Yes No

If yes, who are the beneficiaries of the Testamentary Trust?

Who are the trustees of the Testamentary Trust?

Power of Attorney

Client 1

Do you have a Power of Attorney (POA) ?

Yes No

If yes, what type of POA (enduring, limited, financial, medical)

State of Australia POA was prepared

Date last reviewed / /

Name of attorney and contact details

Full Name

Postal address

Suburb / Town

State Post Code

Home phone number ()

Mobile phone number

Work phone number ()

Facsimile ()

Email address

 @

Client 2

Do you have a Testamentary Trust? Yes No

If yes, who are the beneficiaries of the Testamentary Trust?

Who are the trustees of the Testamentary Trust?

Client 2

Do you have a Power of Attorney (POA) ?

Yes No

If yes, what type of POA (enduring, limited, financial, medical)

State of Australia POA was prepared

Date last reviewed / /

Name of attorney and contact details

Full Name

Postal address

Suburb / Town

State Post Code

Home phone number ()

Mobile phone number

Work phone number ()

Facsimile ()

Email address

 @



Section 9 - Declaration

I/We the undersigned:

1. Acknowledge we have received the Wilson HTM Ltd Financial Services Guide.
2. Declare that the information provided in this form is accurate and completed to the best of my/our knowledge.
3. Confirm that all mail forwarded to my/our postal address will be received by me/us.
4. Understand the Terms and Conditions of Business and agree to be bound by them, which are available at www.wilsonhtm.com.au or hard copy can be obtained by contacting your adviser.
5. Declare that if I/we have chosen not to complete the form in full, I/we acknowledge that any advice provided will be general in nature and I/we need to consider whether such advice is appropriate in light of my/our needs, objectives and circumstances.

Client 1

Name

Signature

Date

Client 2

Name

Signature

Date

www.wilsonhtm.com.au

Brisbane • Sydney • Melbourne
Select regional offices

For your nearest office free call
1300 655 015



Wilson HTM
INVESTMENT GROUP

