Risk Profile

To determine your risk profile, please complete the following questionnaire.

1. Which of the following best describes your current situation?

- ☐ Investor with few financial commitments (eg single) looking to accumulate wealth for the future
- ☐ Investor with established financial commitments (eg young family), don't have a lot of money at the moment but want to save
- ☐ Well-established, finances are under control, want to save more and starting to seriously consider funding retirement
- ☐ Retired - depend on investments and keen to maintain lifestyle
- ☐ Preparing for retirement - thinking of downsizing home and strategies to release retirement funds

2. How long do you want to invest for?

- ☐ Less than 1 year
- ☐ 1 -3 years
- ☐ 3 - 5 years
- ☐ Greater than 5 years

3. Do you plan to make withdrawals from this money during the term of your investment?

- ☐ Yes
- ☐ No

4. What is your primary investment objective?

- ☐ Retirement
- ☐ To buy a new home
- ☐ Pay down debt
- ☐ Holiday
- ☐ Other

5. How would you classify your investment style to reach this investment objective?

- ☐ Long-term investment focus and will ride out the good and bad times
- ☐ Actively trade investments in the short term to maximise gains
- ☐ Prefer an investment that has little or no fluctuations in value, ie minimal chance of a loss

6. What types of investments have you held in the past or do you currently hold?

- ☐ Australian shares or share fund
- ☐ Cash management fund
- ☐ International share fund
- ☐ Managed funds - Other
- ☐ Investment property
- ☐ Own home
- ☐ Geared investment

7. Are you an experienced investor?

- ☐ Very experienced - have used investments extensively in the past across different sectors and understand the factors that can influence performance
- ☐ Somewhat experienced - have an understanding of how investment markets work and how returns can fluctuate
- ☐ Very little understanding - have not had a lot of previous experience with investments

8. What type of returns best sum up what you are comfortable with in the short-term and long-term?

☐ Worst 12 month return: 4%	Best 12 month return: 8%	Long term average: 6%
☐ Worst 12 month return: -5%	Best 12 month return: 20%	Long term average: 9%
☐ Worst 12 month return: -10%	Best 12 month return: 34%	Long term average: 10%
☐ Worst 12 month return: -28%	Best 12 month return: 86%	Long term average: 12%

9. What is your attitude to risk?

- ☐ Risk is not a major concern – I am prepared to weather a loss in investment value in the short-term to get maximum returns in the long-term
- ☐ Want to control the chance of getting a loss in value in return for lower returns
- ☐ Prefer not to see a loss in the value of investments - have a strong need for security of capital

10. What type of returns are you expecting / what type of returns best sum up what you are expecting?

- ☐ I am comfortable with an investment that has a 1 in 5 chance of a negative return, including in the first year of my investment, in return for higher long-term returns.
- ☐ I am comfortable with an investment that has a 1 in 6 chance of a negative return, including in the first year of my investment, in return for moderately high long-term returns.
- ☐ I am comfortable with an investment that has a 1 in 100 chance of a negative return, including in the first year of my investment, in return for lower long-term returns.

11. What would you do if the value of your portfolio fell by 20%?

- ☐ Sell all the investment
- ☐ Sell a portion of the investment
- ☐ Do nothing
- ☐ Buy more of the investment

12. What is your primary source of income?

- ☐ Salary and other earnings from a primary occupation
- ☐ Earnings from an investment portfolio
- ☐ Retirement pension and/or social security

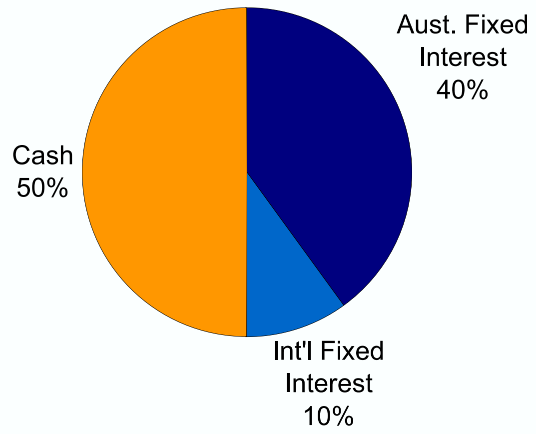
13. Insurance cover is an important consideration (theft, fire, car, death, income, illness etc). How much cover do you have?

- ☐ Very little
- ☐ Some
- ☐ Considerable
- ☐ Complete

Risk/Return profile

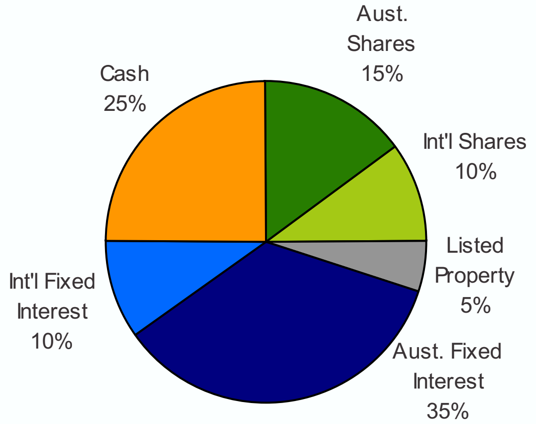
It is generally accepted that over the longer-term, potential returns on the more volatile share and property investments are higher than on the more stable interest based investments. The value of volatile assets can rise and fall. Longer-term investors should consider including a proportion of volatile share and property assets in their portfolio.

Count Financial Limited's recommended risk profiles



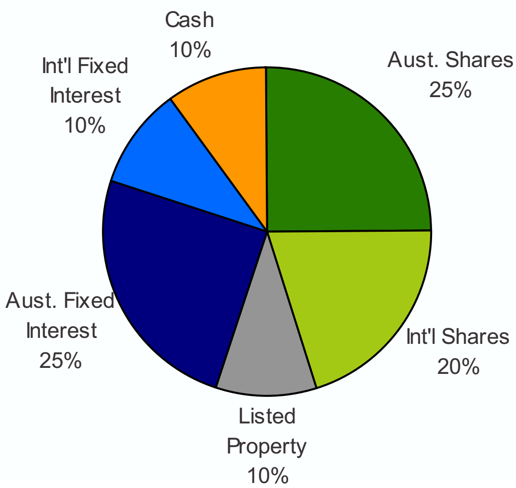
Capital Secure Investment Strategy

Suitable for: Investors with low risk tolerance and/or short investment timeframe.
Suitable time frame: 1- 2 years
Approx. % of portfolio in shares and property: 0%
Volatility: Low
Returns: Low



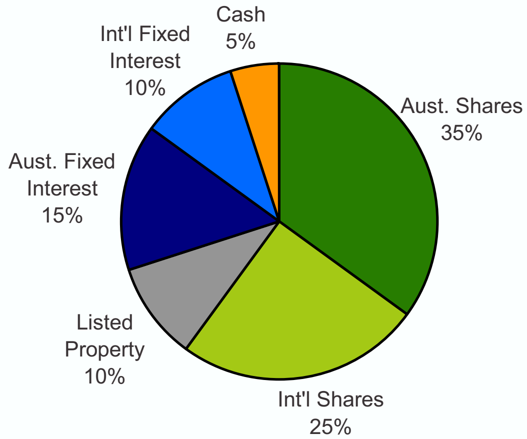
Conservative Investment Strategy

Suitable for: Investors with a low risk tolerance and/or medium investment timeframe.
Suitable timeframe: 2-3 years
Approx. % of portfolio in shares and property: 30%
Volatility: Low - Moderate
Returns: Low – Moderate



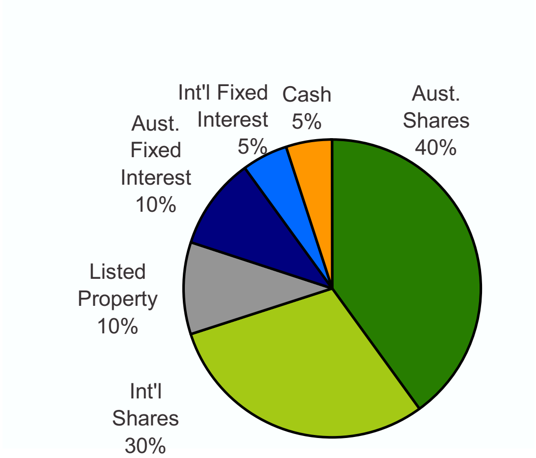
Moderate Investment Strategy

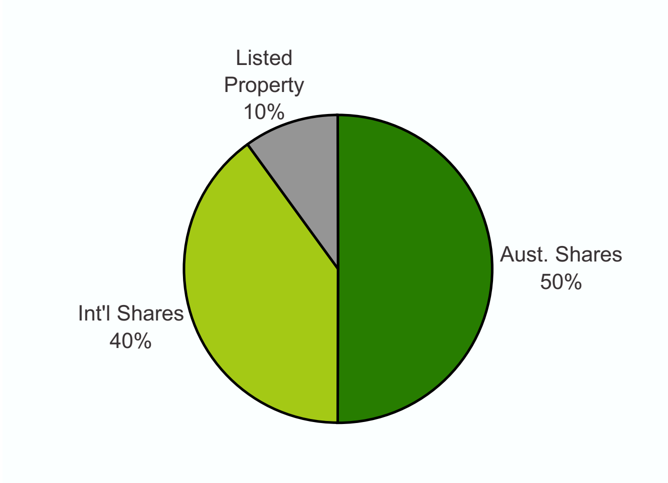
Suitable for: Investors with moderate risk tolerance and/or medium investment timeframe.
Suitable time frame: 3 - 4 years
Approx. % of portfolio in shares and property: 55%
Volatility: Moderate
Returns: Moderate



Balanced Investment Strategy

Suitable for: Investors with moderate risk tolerance and/or long investment timeframe.
Suitable time frame: 4 - 5 years
Approx. % of portfolio in shares and property: 70%
Volatility: Moderate - High
Returns: Moderate - High





Growth Investment Strategy

Suitable for: Investors with moderate – high risk tolerance and/or long investment timeframe.
Suitable time frame: 5 years
Approx. % of portfolio in shares and property: 80%
Volatility: Moderate - High
Returns: High

High growth Investment Strategy

Suitable for: Investors with very high risk tolerance and long investment timeframe
Suitable time frame: 5 - 7 years or more
Approx. % of portfolio in shares and property: 100%
Volatility: High
Returns: High

The following is to be completed by your adviser based on the results of completed risk profile questionnaire.

	Self / Joint	**Partner** (if different to Joint)
Agreed risk profile:	______________________	________________________

If you require an allocation to a specific asset class, please complete below.

	Self / Joint	**Partner** (if different to Joint)
Australian Shares:	______%	______%
International Shares	______%	______%
Listed Property	______%	______%
Australian Fixed Interest	______%	______%
International Fixed Interest	______%	______%
Cash	______%	______%
Other	______%	______%
Total	100%	100%

State reasons for selection of custom risk profile (if applicable)

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