

Client Profile Form

Ord Minnett Limited

ABN 86 002 733 048

AFSL 237121

August 2023

Client Profile Introduction

The Client Profile Form is designed to gather information about financial circumstances, investment goals and risk appetite.

The questionnaire in this form is important, and we are here to assist you every step of the way. If you have any questions or need clarification, don't hesitate to reach out to your Financial Adviser.

To ensure we offer advice suitable to your personal financial circumstances, we are required by law to gather information about your objectives, financial situation, and needs that are relevant to the advice. Rest assured that the information you provide will be handled confidentially, we treat your privacy with the utmost importance.

We kindly request the following information about your personal / joint / company's / association's financial circumstances and investment goals. Your Adviser may ask for additional details to better understand your needs when providing specific recommendations.

If you wish to receive personalised advice, we kindly ask you to complete the questionnaire in full. We understand that you may have reservations about disclosing certain information, and you have the option to withhold it. However, please note that if you choose not to provide some or all of the requested information, you are accepting that our service to you in future will be limited as detailed below:

- **Execution only:** We will simply carry out transactions based on your instructions; or
- **General advice:** Where your particular financial circumstances and investment goals are not considered and as a consequence, before acting on the advice, you would need to consider the appropriateness of the advice in light of your relevant personal circumstances; or
- **Investment specific/scaled personal advice:** based on information relating to your particular personal circumstances which is incomplete or inaccurate and as a consequence, before acting on the advice, you would need to consider the appropriateness of the advice in light of your relevant personal circumstances.

If you provide your complete financial information, we may provide you with financial planning advice as needed. We value your trust and look forward to assisting you with your financial goals.

Ord Minnett Limited takes care to ensure the accuracy of the advice provided. However, it is important to note that Ord Minnett cannot be held liable for any advice given based on inaccurate or incomplete information.

Services

Please select the service that you require - Tick 1 box only below.

EXECUTION ONLY OR GENERAL ADVICE

- ☐ **Execution Only** - Transactions undertaken as a result of your instructions, no advice given. (*Client profile not required*) or
- ☐ **General Advice** - Transactions undertaken where general advice is provided. (*Completing the Client Profile is optional*)

OR

PERSONAL ADVICE

- ☐ **Investment Specific Advice** - Advice on a single investment topic or multiple investment topics but not ALL investment topics. (*Please complete Client Interests section to select the investment topics you seek advice on and complete the client profile*) - this is referred to as scaled advice. Or,
- ☐ **Financial Planning Advice** - Advice based on your complete objectives, financial situation and needs as would reasonably be relevant to the advice being sought. (*To receive financial planning advice you will need to complete the financial planning questionnaire. Please contact your adviser.*)

Office Use Only Adviser Code/Name: <input type="text"/>	Account Designation <input type="text"/>
Equity Account Number <input type="text"/>	Account Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Account Name/s <input type="text"/> <input type="text"/> <input type="text"/>	

Personal Financial Information of each Investor

The information sought in this document will be regarded by us as strictly confidential. It will be used by your adviser to ensure that any advice we provide is tailored to your specific needs and objectives. Ord Minnett will protect the privacy of your information in accordance with the Privacy Act and our own Privacy Policy.

If you are unsure about how to complete the Client Profile, you should ask your Ord Minnett Adviser for assistance.

Client Information

	Investor/Director/Trustee 1	Investor/Director/Trustee 2	Investor/Director/Trustee 3
Name			
Total Annual Income (please tick)	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> >\$50,000 - \$100,000 <input type="checkbox"/> >\$100,000 - \$150,000 <input type="checkbox"/> >\$150,000 - \$250,000 <input type="checkbox"/> >\$250,000	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> >\$50,000 - \$100,000 <input type="checkbox"/> >\$100,000 - \$150,000 <input type="checkbox"/> >\$150,000 - \$250,000 <input type="checkbox"/> >\$250,000	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> >\$50,000 - \$100,000 <input type="checkbox"/> >\$100,000 - \$150,000 <input type="checkbox"/> >\$150,000 - \$250,000 <input type="checkbox"/> >\$250,000
Date of Birth (dd/mm/yy)			
Gender (M or F)			
Marital Status			
Dependants			
Employer			
Occupation			

Assets and Liabilities for all Account Holders

Private Assets Comprising	Principal Residence	\$
	Holiday Home	\$
	Other Private Assets eg Artwork	\$
Investment Assets Comprising	Australian Shares	\$
	Employee Shares	\$
	International Shares	\$
	Cash	\$
	Fixed Interest	\$
	Managed Fund/Exchange Traded Products	\$
	Superannuation Fund	\$
	Investment Property	\$
	Other	\$
Total Assets		\$
Liabilities Comprising	Home Mortgage	\$
	Investment Loans	\$
	Margin Lending Loans	\$
	Other Liabilities	\$
Total Liabilities		\$

Investment Goals (select at least 1)

Objectives Please select the one category which most closely reflects your current investment goal.	<input type="checkbox"/> Income
	<input type="checkbox"/> Capital Growth
	<input type="checkbox"/> Capital Security/Capital Preservation
	<input type="checkbox"/> A balance of income and growth
	<input type="checkbox"/> Speculative Trading

Investment time horizon

Will you need to withdraw some or all of the funds by a-certain time?

<input type="checkbox"/> Short Term (less than 2 years)
<input type="checkbox"/> Medium Term (2-5 years)
<input type="checkbox"/> Long Term (greater than 5 years)

Client's knowledge & experience

It is important that we understand your knowledge of investment/trading practices, your investment/trading experience and your experience in relation to particular types of financial products and investment sectors. This information assists communication between us and focuses discussion on relevant performance expectations and your strategy, objectives and relevant personal circumstances. Complete for each investment topic.

Investment topic

Australian Shares	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
Exchange Traded Options	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
Managed Funds/ETP	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
International Shares	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
Fixed Interest & Bonds	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
Margin Lending	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
Warrants	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None
Property Trusts	<input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate	<input type="checkbox"/> Limited	<input type="checkbox"/> None

Your investment experience with the the stockmarket:

Is your level of knowledge due to:

☐ Experience alone
☐ ASX
☐ Investment books
☐ Brochures/Booklets
☐ Courses
☐ Other?

Client Interests (select at least 1)

Which investment topics interest you? (please tick)	<input type="checkbox"/> Australian Shares	On which investment topics are you seeking our advice? (please tick)	<input type="checkbox"/> Australian Shares
	<input type="checkbox"/> Exchange Traded Options		<input type="checkbox"/> Exchange Traded Options
	<input type="checkbox"/> Managed Funds/ETP		<input type="checkbox"/> Managed Funds/ETP
	<input type="checkbox"/> International Shares		<input type="checkbox"/> International Shares
	<input type="checkbox"/> Cash		<input type="checkbox"/> Superannuation
	<input type="checkbox"/> Bank Bills		<input type="checkbox"/> Financial Planning
	<input type="checkbox"/> Fixed Interest		<input type="checkbox"/> Cash Management Trust
	<input type="checkbox"/> Warrants		<input type="checkbox"/> Warrants
	<input type="checkbox"/> Property Trusts		<input type="checkbox"/> Structured Products
	<input type="checkbox"/> Other (e.g. Hedge Funds)		

Investment Amount

Please indicate an approximate percentage of your total investment assets that you will initially be investing.	<input type="checkbox"/> 0% to 20%
	<input type="checkbox"/> 20% to 40%
	<input type="checkbox"/> 40% to 60%
	<input type="checkbox"/> 60% to 80%
	<input type="checkbox"/> 80% to 100%

Risk Profile Questionnaire

Important notice

The Corporations Act requires that a Financial Adviser has a reasonable basis for any recommendation or advice that they provide. As such, advisers must make reasonable inquiries to determine a client's objectives, needs and circumstances. The information requested in this client profile questionnaire and/or on any subsequent occasion(s) is necessary to ensure the recommendations made or advice provided to you is appropriate to your objectives, needs and circumstances.

Note to clients

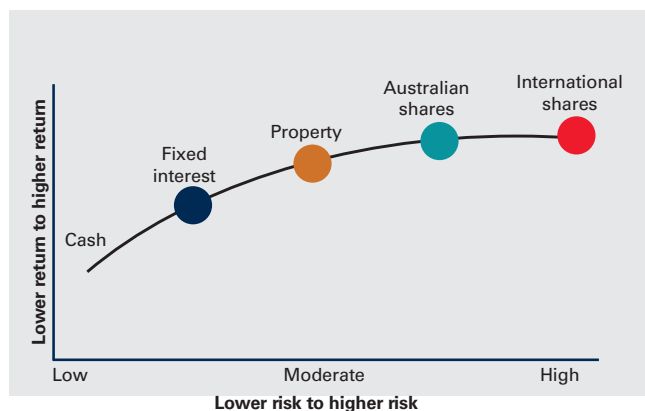
The client risk profile questionnaire should be completed with the assistance of your Financial Adviser to ensure you fully understand the outcome from this questionnaire. Your Financial Adviser will explain the investment risk and return functions and their relationship with each other, the various asset classes, and their potential risks and features.

The investment risk and return relationship

When you take on a lower level of risk, it typically corresponds to a lower return and a lower likelihood of experiencing losses. Conversely, when you are willing to accept a higher level of risk, there is a potential for higher returns, although the possibility of losses also increases. Over the long term, higher volatility often accompanies higher risk, but it can also lead to greater potential returns.

The risk return chart

The relationship between long-term risk (volatility) and return in different asset classes is illustrated below.



Determining Your Risk Profile

Please complete the risk profile questionnaire in full

It is important that you answer each question accurately and honestly, otherwise it may result in an investment risk profile that is not suitable for your investment portfolio or that does not adequately reflect your current attitude towards investing.

The following questions are designed to determine your risk profile, taking into account your objectives, financial situation and needs. This is an important process to assist in identifying an appropriate investment strategy and making recommendations that suit your specific requirements. For each question, please select only one response.

All questions must be answered for all applicants for the profile to be complete.

(please tick most appropriate box in each section)	Applicant 1	Applicant 2	Applicant 3	Points
1) Which of the following best describes your purpose for investing?				
a) An investment horizon longer than 5 years. You understand investment markets and mainly invest for growth, to accumulate long term wealth.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
b) You have surplus funds to invest and aim to accumulate long term wealth from a diversified portfolio.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
c) You have a lump sum (eg an inheritance) and are uncertain about the secure investment alternatives available.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
d) You are nearing retirement or already retired and want sufficient funds to enjoy your retirement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
e) Some specific objectives within the next five years, for which you want to accumulate sufficient funds.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10
2) Which of the following best describes your current stage of life?				
a) You are keen to accumulate wealth for the future.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
b) Preparing for the future by establishing a home. A high purchase rate of consumer items.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
c) You have a mortgage and maintain only small cash balances.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
d) You are in your peak earning years and have the mortgage under control.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
e) Preparing for retirement or already retired. 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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
f) Retired. You rely on existing funds and investments to maintain your lifestyle. You may be receiving a pension. Keen to enjoy life and maintain your health.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10
3) What return to do you reasonably expect to achieve from your investments?				
a) A reasonable return, without losing any capital.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10
b) Low risk/return: 2-4% per annum.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
c) Moderate risk/return: 5-7% per annum.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
d) Above average return: 8-12% per annum.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
e) High risk/return: greater than 12%.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
4) How familiar are you with investment markets?				
a) Experienced with all investment sectors and understand the various factors which may influence performance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
b) Understand that markets fluctuate and that different market sectors offer different income, growth and taxation characteristics.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
c) Have enough experience to understand the importance of diversification.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
d) Not very familiar with investment markets.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
e) Very little understanding or interest.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10

5) How long would you expect most of your assets to be invested before you would need to access them (assuming you have made plans to meet short term financial objectives and to handle emergencies)?				
a) Less than 2 years.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10
b) Between 2 and 3 years.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
c) Between 3 and 5 years.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
d) Between 5 and 7 years.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
e) Longer than 7 years.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
6) What would your reaction be if your investment fell in value by 20% in a given year (Eg, from \$50,000 to \$40,000)?				
a) Security of your capital is critical and you do not intend to take such risks.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10
b) You would redeem your investment and transfer your money into more secure investment sectors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
c) You would be concerned, but would consult with your financial adviser and/or wait to see if the investment improved.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
d) This was a calculated risk and you would leave the investments in place, expecting performance to improve.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
e) You would invest more funds to take advantage of the lower investment price.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
7) If you didn't need your capital for more than 5 years, how long would you be prepared to see your investment performing poorly before you cashed it in?				
a) You would cash it in immediately if there were any loss in value.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10
b) Up to 3 months.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
c) Up to 6 months.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
d) Up to 1 year.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
e) Up to 2 years.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
8) How certain is your current and future income from sources such as salary, government pensions, annuities or other similar income sources?				
a) Very Stable - highly consistent income over time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
b) Stable - not much change in income over time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
c) Somewhat stable - somewhat consistent income over time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
d) Unstable - income subject to large variation over time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
e) Very unstable - no certainty in income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10
9) Do you have any separate savings set aside for major expenses? This may include things like education, home mortgage payments, home repairs and retirement?				
a) I have no upcoming expenses other than my retirement living expenses.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
b) Yes, I do have separate savings to meet my expenses.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
c) I have a small amount of savings but can access credit for emergencies.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
d) I have no savings, but can access card for emergencies.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
e) No, I do not have separate savings to meet major expenses.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10

Total Investor Profile Score

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Now you can match your Investor Profile score to the Investor Profile summaries that follow.

Investor Profile Score Card

	Total Points
Defensive 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.	0-110
Moderate You are a Moderate investor seeking better than basic returns, but risk must be low. Typically, you are an older investor seeking to protect the wealth which you have accumulated, and you prefer to consider less aggressive growth investments.	111-200
Balanced 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.	201-290
Growth 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. You require a balanced portfolio, but more aggressive investments may be included.	291-380
High Growth 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. Security of capital is secondary to the potential for shorter term or above average wealth accumulation.	381-450

Attitude to risk

When investing or trading, there is a risk of losing some or all of your investment. The more aggressive, active (i.e. frequency of transaction) and growth-oriented your investment strategy, the greater the risk. The level of risk you are prepared to accept reflects your investment objectives. Accordingly, personal advice (if provided) would be focused on financial products and portfolio weighting which have risk attributes up to the level indicated by you. Please indicate the level of risk you are prepared to accept.

☐ **Defensive**
☐ **Moderate**
☐ **Balanced**
☐ **Growth**
☐ **High Growth**

Benchmark Asset Allocations

The benchmark asset allocation for each risk profile is as follows:

Score	Conservative (0-110)	Moderately conservative (111-200)	Balanced (201-290)	Growth (291-380)	High Growth (Over 380)
Cash	20%	15%	5%	5%	5%
Interest Rate Securities/ Investments	50%	45%	30%	15%	0%
Australian shares	20%	25%	40%	45%	55%
International shares	5%	5%	15%	25%	30%
Property	5%	10%	10%	10%	10%
Total	100%	100%	100%	100%	100%
Defensive assets	70%	60%	35%	20%	5%
Growth assets	30%	40%	65%	80%	95%

Note: There may be a variation of up to 10 per cent in any single asset class, with variation across to defensive and growth sectors being no more than 10 per cent in total. Australian and International shares asset allocations may be combined.

Notes

Handwriting practice lines consisting of 25 horizontal dashed lines.

Notes

Handwriting practice lines consisting of 28 horizontal dashed lines.

Notes

Handwriting practice lines consisting of 28 horizontal dashed lines.

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Discover the Value of our Advice

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