

FINANCIAL PLANNING DATA COLLECTION FORM

(CONFIDENTIAL)

IMPORTANT NOTICE TO CLIENT

The Corporations Law requires that an advisor making investment recommendations must have reasonable grounds for making those recommendations. This means that an advisor must conduct an appropriate investigation as to the financial objectives, situation and particular needs of the client. The information requested in this form is necessary to enable recommendations to be made and will be used solely for that purpose. We accept no liability for any advice given on the basis of inaccurate or incomplete information.

Name _____

Date of Interview _____/_____/_____

Planner's Name _____

Referred By _____

MERITUM PRIVACY STATEMENT

Meritum is committed to ensuring the confidentiality and security of your personal information. Some personal information we collect is sensitive information, which may include information relating to a person's racial or ethnic origin, political opinions, religion, trade union or other professional or trade association membership, sexual preferences and criminal record that is also personal information, and also includes health information about an individual. The Meritum Privacy Policy detailing our handling of personal information is available upon request. You may request access to information held about you by contacting the Meritum Privacy Officer.

In order to undertake the management and administration of our business, being to:

- provide financial services and financial product advice to individuals in accordance with the terms and obligations contained in our Australian Financial Services Licence;
- supervise our Authorised Representatives in accordance with the terms of the Authorised Representatives Agreement and also in accordance with the *Corporations Act 2001* or other appropriate legislation;
- conduct our business;
- comply with our legal obligations; and
- help us manage and enhance our services,

it may be necessary for us to disclose your personal information to certain third parties.

The types of organisations to whom we may need to disclose your personal information to include:

- financial services product providers (e.g. insurance companies and fund managers);
- our authorised representatives;
- consultants we engage;
- organisations involved in a transfer or sale of all or part of our assets or business (including accounts and trade receivables);
- organisations involved in managing our funding functions;
- regulatory authorities, if required by law, including the Australian Securities and Investment Commission (ASIC); and
- anyone else to whom you authorise us to disclose it.

We will only disclose your personal information to these organisations to enable them to undertake specific management, administration and advisory services.

You may request further information about our Privacy Policy from Meritum by contacting us on (03) 9863 1200, emailing to sarah@meritum.com.au or by writing to us at: Meritum Financial Group Pty Ltd, Level 1, 509 St Kilda Road, MELBOURNE VICTORIA 3004.

Accountant	<input type="text"/>	Contact No:	<input type="text"/>
Solicitor	<input type="text"/>	Contact No:	<input type="text"/>
Mortgage Broker	<input type="text"/>	Contact No:	<input type="text"/>

TAX STATUS

Personal Company Trust Super Fund Other:

INVESTMENTS HELD FOR AND ON BEHALF OF (if applicable)

Company Trust Super Trust Other:

Entity Name

Trustee Name

PERSONAL SUMMARY DETAILS

Client

Title Mr Mrs Miss Ms

Given Names

Preferred Name

SURNAME

Date of Birth

Tax File Number

Sex Male Female

Marital Status Single Married Divorced Other

Home Address

Suburb / Town

State Postcode

Home Telephone ()

Work Telephone ()

Mobile ()

Email

Partner

Title Mr Mrs Miss Ms

Given Names

Preferred Name

SURNAME

Date of Birth

Tax File Number

Sex Male Female

Postal Address

Suburb / Town

State Postcode

Fax ()

Work Telephone ()

Mobile ()

Email

HEALTH DETAILS

Client

Health Poor Good Excellent
 Smoker Yes No
 Private Health Cover Yes No

Partner

Health Poor Good Excellent
 Smoker Yes No
 Private Health Cover Yes No

Do you or any member of your family suffer from any physical disability or health condition that may affect current or future financial planning considerations?

EMPLOYMENT DETAILS

Client

Full Time Part Time Casual Unemployed Home Duties Other:

Employer Name		Work Address		
Position / Title				
		State		Postcode
Employment Start Date		Work Telephone	()	
Income		Work Fax	()	

Partner

Full Time Part Time Casual Unemployed Home Duties Other:

Employer Name		Work Address		
Position / Title				
		State		Postcode
Employment Start Date		Work Telephone	()	
Income		Work Fax	()	

Do you intend to stay with your current employer or are you contemplating leaving?

Do you foresee any substantial change to your income in the next two to five years?

Do you receive any other income than as mentioned above?

CHILD / DEPENDANT DETAILS

Name	Sex	Age	Date of Birth	Eligible for Austudy?
	<input type="checkbox"/> Male <input type="checkbox"/> Female		___/___/___	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/> Male <input type="checkbox"/> Female		___/___/___	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/> Male <input type="checkbox"/> Female		___/___/___	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/> Male <input type="checkbox"/> Female		___/___/___	<input type="checkbox"/> Yes <input type="checkbox"/> No

ASSETS AND LIABILITIES

Investment Name / Type	Owner C/P/J/O	Original Date Invested	Amount Invested (\$)	Loan Amount (\$)	Current No Units	Sell Price (\$)	Current Value (\$)	Reference or Policy Number	Retain? Yes/No
Principal Residence									
Investment Property									
Business Interests									
Contents / Personal Property									
Motor Vehicles									
Credit Cards									
Other Loans									
Bank Accounts/Term Deposits									
Direct Shares									
Managed Investments/Unit Trusts									
Other Assets									

Owner: C=Client; P=Partner; J=Joint; O=Other

Who do you Bank with? (Bank Account Details)

Bank Name	Account Number	Current Balance	Term?	Maturity Date

REGULAR EXPENSES - DETAILS

	WEEKLY (\$)	FORTNIGHTLY (\$)	MONTHLY (\$)	YEARLY (\$)
HOUSING				
Rent				
Home Mortgage Repayments				
Council / Shire Rates				
Water Rates				
Electricity				
Gas / Oil				
Telephone				
House & Contents Insurance				
Household Repairs / Maintenance				
TRANSPORT				
Running Costs / Petrol / Fuel				
Registration & Third Party				
Comprehensive Insurance				
Maintenance / Services / Repairs				
Licence Fees / Fines / Parking				
Public Transport / Taxi Fares				
Loan / Lease Repayments				
FOOD				
Groceries				
Meat				
Fruit & Vegetables				
Lunches				
Alcohol / Cigarettes				
HEALTH				
Health Benefits / Insurance				
Chemist				
Medical / Dental / Optical				
EDUCATION				
School Fees				
Child Care				
Other				
PERSONAL				
Clothing / Footwear				
Entertainment / Dinning Out				
Sport / Recreation / Hobbies				
Haircuts				
Gifts / Presents / Christmas				
Vacations / Holidays				
Books / Magazines / Newspapers				
Subscriptions / Fees				
Life Insurance				
Disability Insurance				
OTHER				
Child Support / Maintenance				
Pets / Vet Fees				
Charities / Donations				
Miscellaneous				
TOTAL \$				

SUPERANNUATION POLICIES

Fund	Owner	Value (\$)	Insurance in Super	Insurance Detail
	<input type="checkbox"/> Client <input type="checkbox"/> Partner		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Client <input type="checkbox"/> Partner		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Client <input type="checkbox"/> Partner		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Client <input type="checkbox"/> Partner		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Client <input type="checkbox"/> Partner		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="checkbox"/> Client <input type="checkbox"/> Partner		<input type="checkbox"/> Yes <input type="checkbox"/> No	

INSURANCE POLICIES

Policy 1

Policy Type					Policy Owner					
Policy Number					Insured					
Insurance Company					Sum Insured					
Renewal Date					Gross Premium					
Status					Payment Frequency					
<i>Disability Insurance:</i>	Monthly Benefit				Waiting Period			Benefit Period		
<i>Life Insurance:</i>	Cash Value			As at			Maturity Value			As at

Policy 2

Policy Type					Policy Owner					
Policy Number					Insured					
Insurance Company					Sum Insured					
Renewal Date					Gross Premium					
Status					Payment Frequency					
<i>Disability Insurance:</i>	Monthly Benefit				Waiting Period			Benefit Period		
<i>Life Insurance:</i>	Cash Value			As at			Maturity Value			As at

Policy 3

Policy Type					Policy Owner					
Policy Number					Insured					
Insurance Company					Sum Insured					
Renewal Date					Gross Premium					
Status					Payment Frequency					
<i>Disability Insurance:</i>	Monthly Benefit				Waiting Period			Benefit Period		
<i>Life Insurance:</i>	Cash Value			As at			Maturity Value			As at

ESTATE PLANNING DETAILS

	<i>Client</i>	<i>Partner</i>
Do you have a current Will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>Date Last Reviewed</i>	/ /	/ /
<i>Location of Will</i>		
<i>Name of Executor</i>		
<i>Telephone</i>	()	()
Do you have in place a Power of Attorney (POA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>Type of POA</i>	<input type="checkbox"/> Enduring <input type="checkbox"/> General/Limited <input type="checkbox"/> Medical <input type="checkbox"/> Other	<input type="checkbox"/> Enduring <input type="checkbox"/> General/Limited <input type="checkbox"/> Medical <input type="checkbox"/> Other
<i>Name of Attorney</i>		
<i>Telephone</i>	()	()

FINANCIAL CONCERNS & PRIORITIES

How concerned are you about the following?	Very Low	Low	Medium	High	Very High
Level of investment risk I am prepared to accept (refer risk profile also)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safety and security of our Capital (Rise and fall of Capital value)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
That our investments keep pace with Inflation and the cost of living	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Level of liquidity and flexibility required (Access to money)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our need for Income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our need for Capital Growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our desire to minimise taxation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Simplicity of our investments and ease of management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our desire to maintain our Income if ill, injured or disabled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What is your investment time frame (in years) for your Non-Superannuation Investments?

What is your investment time frame (in years) for your Superannuation Investments?

What weekly income do you anticipate you will require in retirement (in todays dollars)?

How much do you want to have in cash reserves (immediately available money) at any time?

	Client	Partner

INVESTMENT RISK PROFILE

1. How much of your income would be spent on servicing current debts eg: credit cards, rent or mortgage payments:

- More than 30%.
 Between 10% to 30%.
 Less than 10%.

	Score
2	
4	
6	

2. In the event of an emergency, how much cash savings would you have?:

- less than 3 months of living expenses.
 3 to 6 months of living expenses.
 Greater than 6 months of living expenses.

2	
4	
6	

3. Is your current state of employment:

- Insecure
 Relatively Stable
 Highly Secure

2	
4	
6	

4. Do you require any income from your investment portfolio?

- All income earned to be received.
 Partial income earned to be received.
 All income earned to be reinvested.

2	
4	
6	

5. Do you require access to your investment capital:

- I require it for spending.
 In case of an emergency.
 I have no requirement for access to my investment capital.

2	
4	
6	

6. Would you change to another investment if:

- Your investment drops in value
 The value drops more than 20% during a given year
 I would not sell in the short term based on negative returns

2	
4	
6	

7. Where do you currently invest most of your money?:

- Mainly cash and term deposits.
 Shares, investment, diversified managed funds etc.
 Aggressive investments including small company shares or speculative investment opportunities.

2	
4	
6	

8. Which statement best describes your investment objectives:

- A secure safe place for my investments with no loss in capital.
 Investments that show steady growth, and have minimal risk to my capital.
 An aggressive mix of investments and mostly those with higher risk and the chance for the highest returns.

2	
4	
6	

9. What type of return would you expect from your investment?

- Regular income
 Both income and capital growth
 Mainly capital growth.

2	
4	
6	

10. What is your investment time frame?

- One to four years
 Five to ten years
 More than ten years

2	
4	
6	

Total Profile Score

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INVESTMENT PROFILE AND ASSET ALLOCATION

What is your preferred investment approach?

- CONSERVATIVE (20 to 25)
 Long term and secure income stream
 Modest growth on the capital invested
 Medium to long-term capital security
- MODERATELY CONSERVATIVE (25 to 35)
 Stable income stream
 Minimal growth on the capital invested
 Preservation of capital invested
- MODERATE (35 to 45)
 Moderate growth on the capital invested
 Moderate income stream
 Moderate level of capital volatility
- MODERATELY AGGRESSIVE (45 to 55)
 High level of growth on the capital invested
 Modest level income stream
 High volatility of the capital invested
- AGGRESSIVE (55 to 60)
 High level of growth on the capital invested
 Income is incidental
 High level of volatility

ASSET CLASS	Conservative	Conservative to Moderate	Moderate	Moderate to Aggressive	Aggressive	Agreed
Cash	20%	10%	5%	5%	0%	
Fixed Interest	60%	50%	35%	15%	0%	
Australian Shares	8%	15%	25%	35%	46%	
International Shares	6%	13%	23%	33%	44%	
Property	6%	12%	12%	12%	10%	
TOTAL	100%	100%	100%	100%	100%	

Investment Approach

Conservative (20 to 25)

An investor with a conservative approach to investing is generally seeking to preserve capital and as a trade-off is usually prepared to accept lower investment returns. The main emphasis is on defensive assets such as cash and government bonds. A conservative portfolio is typically suited to an investor who prefers reliable returns or who has a short-term investment horizon. In the short to medium term (2-3 years) there should be limited exposure to growth assets such as shares and property. A conservative investor with a longer term investment approach should consider increased exposure to growth assets, however, this will cause capital values to fluctuate over the short-term. A typical investment portfolio for a conservative investor will contain 75% in income assets and 25% in growth (3 years or more) or 90% income and 10% growth (less than 3 years).

Conservative to Moderate (25 to 35)

An investor with a conservative to moderate approach to investing is generally seeking the preservation of their capital over the medium to long term but is prepared to accept a small amount of risk for the potential of modest growth. A conservative to moderate investor would be able to tolerate small fluctuations in their capital value over the short-term. This profile is suitable for investors seeking a diversified portfolio with an emphasis on domestic fixed interest securities. A typical investment portfolio for a conservative to moderate investor will contain 55% in income assets and 45% in growth. An appropriate investment time horizon would be a minimum of 3-4 years.

Moderate (35 to 45)

An investor with a moderate approach to investing is usually seeking a diversified investment portfolio with exposure to a broad range of investment sectors. Investments will include a diversified mix of cash, Australian and international fixed interest, direct property and Australian and international shares. Investors will need to accept some short-term fluctuations in their capital value in return for future growth. A moderate portfolio is typically suited to an investor who either seeks to diversify risk with reasonable returns or who has a medium-term investment horizon (minimum of 3 to 4 years). A typical investment portfolio for a moderate investor will contain 35% in income assets and 65% in growth.

Moderate to Aggressive (45 to 55)

An investor with a moderate to aggressive approach towards investing is generally seeking consistent capital growth and only modest levels of income from capital invested. This investor remains cautious towards taking extreme levels of risk however, their general understanding of investment markets enables this investor to feel comfortable with short-term risk. This investor takes a long-term view seeking exposure to a diversified portfolio with an emphasis on growth assets. A typical investment portfolio for a moderate to aggressive investor will contain 20% in income assets and 80% in growth. An appropriate investment time horizon would be a minimum of 5 years.

Aggressive (55 to 60)

An investor with an aggressive approach to investing is comfortable accepting high volatility in their capital value, with the risk of short to medium-term periods of negative returns. They are generally willing to trade higher risk for greater long-term returns and typically will have a longer investment horizon. The investment portfolio will consist of a larger proportion of shares and property with little or no fixed-interest or defensive asset exposure. It is typically suited to an investor seeking long-term capital growth and who is comfortable with short-term fluctuations in their capital value. A typical investment portfolio will contain 10% in income assets and 90% in growth.

CLIENT STATEMENT / AUTHORISATION

I / We hereby declare that the information set out in this form is true and correct to the best of my / our knowledge. I / We are not aware of any other information and have not disclosed to the person to whom this form is given any other information which would be relevant to the making of a recommendation by an investment advisor. I / We give permission for this information to be used for the preparation of my financial plan and I / we understand that the investment recommendations will be based solely on the information supplied in this form.

I / We further declare that we have read and understood the Meritum Privacy statement about my/our privacy and accept that the collection, use and disclosure of my personal or sensitive information are necessary. I / We understand that Meritum will not be able to provide me / us with its services without this consent.

I / We further accept that the Risk Profiling questionnaire that has been completed has provided an Investment Profile that I / we are comfortable with and agree to. I / We understand that the results of this questionnaire will be used to determine the manner in which my / our funds are invested.

I / We give permission for my / our tax file number(s), as provided earlier, to be retained on file by our adviser and forwarded to financial institutions as requested or as necessary.

Signed _____ Date ___ / ___ / ___

Signed _____ Date ___ / ___ / ___

THE FINANCIAL PLANNING PROCESS

The **Financial Planning Association of Australia Limited** (FPA) has provided the following definition of financial planning: "Financial Planning is the process of providing advice and assistance to a client for the purposes of achieving the client's financial goals."

The FPA defines the six steps of the financial planning process as follows:

1. The collection and analysis of all relevant personal and financial data.
2. The identification of financial problems.
3. The identification of financial goals and objectives.
4. The provision of a written report with recommendations.
5. The co-ordination and implementation of recommendations.
6. The provision or periodic reviews and plan updates.

Thank you for completing this questionnaire. All of the above information will be held in the strictest of confidence and a written report containing our recommendations will be prepared for your consideration.