

Pinnacle Wealth Management

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Adelaide SA 5000**

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CONFIDENTIAL

Data Collection Form

Client(s)	
Name	
Address	
	Postcode
Home Phone	Work Phone
Mobile	Fax
e-mail	

Type of Advice Required		
<input type="checkbox"/> Full Financial Planning	<input type="checkbox"/> Investment Strategy Advice	<input type="checkbox"/> Retirement Planning
<input type="checkbox"/> Limited Investment Advice	<input type="checkbox"/> Superannuation Advice	<input type="checkbox"/> Risk Insurance Advice

Date Form Completed

Important
<p>The Corporations Law requires that an adviser making investment and insurance recommendations must have reasonable grounds for making those recommendations. This means that the adviser must conduct an appropriate investigation as to the financial objectives, situation and particular needs of the client. This form is designed to gather such financial information from you, the Client.</p> <p>Failure to supply full and accurate information may result in inappropriate advice being given to you. If you are unsure of the answer to any question, please leave it blank until you have discussed it in detail with your adviser.</p> <p>This form and any accompanying data will be stored on your client file, secured in the central filing area within Pinnacle Wealth Management Pty Ltd.</p>

Personal Details

	Client 1			Client 2		
Family Name						
Given Names						
Preferred Name						
Title	<input type="checkbox"/> Mr.	<input type="checkbox"/> Mrs.	<input type="checkbox"/> Other...	<input type="checkbox"/> Mr.	<input type="checkbox"/> Mrs.	<input type="checkbox"/> Other...
Sex	<input type="checkbox"/> Male		<input type="checkbox"/> Female	<input type="checkbox"/> Male		<input type="checkbox"/> Female
Date of Birth						
Marital Status						
Tax File Number						
Smoker	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Yes		<input type="checkbox"/> No
Do you have Private Health Insurance?	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Yes		<input type="checkbox"/> No
Centrelink/DVA benefits?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Type:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Type:
Employment Status	<input type="checkbox"/> F/Time	<input type="checkbox"/> P/Time	<input type="checkbox"/> Unemp'd	<input type="checkbox"/> F/Time	<input type="checkbox"/> P/Time	<input type="checkbox"/> Unemp'd
	<input type="checkbox"/> Retired		<input type="checkbox"/> Other	<input type="checkbox"/> Retired		<input type="checkbox"/> Other
	<input type="checkbox"/> Self employed: Indicate below			<input type="checkbox"/> Self employed: Indicate below		
Employer Name						
Occupation						
Expected future change in income	<input type="checkbox"/> Rise	<input type="checkbox"/> Fall	<input type="checkbox"/> Similar	<input type="checkbox"/> Rise	<input type="checkbox"/> Fall	<input type="checkbox"/> Similar
Interests						

Dependants/Children

	Dependant 1	Dependant 2	Dependant 3	Dependant 4
Name				
Date of Birth				
Relationship to Client				
Age dependency is expected to cease				

Investment/Employment Structures or Vehicles

Do you own or are you associated with any of the following entities? If so, please give details in the notes section of this form.

<input type="checkbox"/> Business	<input type="checkbox"/> Partnership	<input type="checkbox"/> Company
<input type="checkbox"/> Trust	<input type="checkbox"/> DIY Superannuation Fund	<input type="checkbox"/> Investment property

Business/Partnership/Company/Trust/DIY Super Fund

Name	
ABN	

Annual Income

	Client 1	Client 2
Gross Salary & Wages	\$	\$
Company Vehicle (include FBT)	\$	\$
Superannuation Salary Sacrifice	\$	\$
Other Benefits (include FBT)	\$	\$
Partnership/Company/Business Income	\$	\$
Superannuation/Pension/Annuity	\$	\$
Centrelink/DVA benefit	\$	\$
Investment Income	\$	\$
Other (Specify)	\$	\$
Realised Capital Gains	\$	\$
Total	\$	\$

*Please supply most recent statement/advice as alternative/supporting documentation for the above.

Annual Expenditure

	Client 1	Client 2
Home Mortgage/Rent	\$	\$
Rates	\$	\$
Home Repairs and Maintenance	\$	\$
Electricity, Gas and Phone	\$	\$
Motor Vehicles (Registration, Maintenance, Petrol, etc)	\$	\$
Loan Repayments (Motor Vehicle, Credit Cards, etc)	\$	\$
Health(Medical, Dental, Pharmaceutical, etc)	\$	\$
Education (Fees, Books etc)	\$	\$
Living (Food, Beverages, Clothing, etc)	\$	\$
Furniture, Appliances, etc	\$	\$
Entertainment, Recreation, Holidays, Gifts, etc	\$	\$
Insurance Premiums (Life, disability, health)	\$	\$
Other:	\$	\$
Other:	\$	\$
Total Expenditure	\$	\$

Pension/Annuity Investments

	Plan 1	Plan 2	Plan 3
Owner			
Type of pension/annuity e.g. Allocated			
Company or provider			
Amount invested	\$	\$	\$
Date invested			
Term (years or lifetime) – if applicable			
Eligible service date			
Current or residual value (RCV)	\$	\$	\$
Annual income	\$	\$	\$

*Please supply most recent statement/advice as alternative/supporting documentation for the above.

ETP's, Redundancies, Termination Benefits Received

	Client 1		Client 2	
Have you cashed in any of your superannuation at any time?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have redundancy, annual leave, LSL payments due?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you taken an employer ETP at any time?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

*Please supply most recent statement/advice as alternative/supporting documentation for the above.

Reasonable Benefit Limits

	Client 1		Client 2	
Do you have a Transitional RBL?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, please specify	Lump sum RBL \$		Lump sum RBL \$	
	Pension RBL \$		Pension RBL \$	

*Please supply most recent statement/advice as alternative/supporting documentation for the above.

Expected Changes in Assets or Liabilities

Do you expect any significant changes in assets or liabilities in the future? If yes, please specify:

Expected Inheritances

Financial Goals

Short term financial goals

1.

2.

3.

Long term financial goals

1.

2.

3.

Insurance

Personal risk insurance

	Client 1		Client 2	
Do you have any Term Life Policies?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Total Life Cover:	\$		\$	
Do you have any Trauma Policies?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Total Trauma Cover:	\$		\$	
Do you have any Income Protection Policies?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Total Monthly Benefit:	\$		\$	
Do you have any Endowment/Whole of Life Policies?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Total Cover:	\$		\$	

*If you have the above insurance cover, please supply most recent statement/advice on the policy.

General Insurance Policies

Type of Cover					
Insurer					
Level of Cover	\$	\$	\$	\$	\$
Annual Premium	\$	\$	\$	\$	\$

*Please supply most recent statement/advice as alternative/supporting documentation for the above.

Estate Planning

	Client 1		Client 2	
Do you have a Will?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Date Will created/reviewed				
Will Location				
Executor(s) Phone no.				
Do you have a Testamentary Trust created by your Will?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have a Power of Attorney (POA)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Attorney Phone no.				
Do you have an Enduring Power of Attorney?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Since your Will was last revised, has any significant event occurred, such as marriage, divorce, birth of a child, etc?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have a funeral plan? Funeral Director Phone no.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Guardian name Phone no.				

Other goals & objectives

	Client 1	Client 2
1. Proposed ages of retirement:		
2.		
3.		

Investment Risk Rules

The following questions are intended to give Pinnacle Wealth Management an indication of your current position, feelings and objectives in relation to your investments. This will aid in determining the investment approach that suits you and your needs.

1	What is your current situation?	Score
	a) Single. You have few financial commitments. The satisfaction of having some money available for your lifestyle is important, although you want to accumulate wealth for the future.	50
	b) A couple without children. You are happy and enjoying life, and your financial position is probably better now than it may be in the future. Typically, you are enjoying the freedom to purchase many of the consumer items you have desired, and you may be establishing a home, with an eye on the future.	40
	c) Young family. As this is the peak home purchasing stage, you probably have a mortgage and live with only small cash balances. You are probably dissatisfied with the level of your savings and limitations of your financial positions generally.	30
	d) Mature family. Your mortgage is under control and your income is at its peak in these years. Any children are growing up, require less of your time and may have even left home. At this stage, many partners also work, contributing to your financial position. Although it may be many years away, you probably find yourself starting to think about your retirement.	
	(1) You are risk tolerant	40
	(2) You have a moderately high level of risk tolerance	30
	(3) You are moderately risk tolerant	20
	(4) You consider yourself quite risk adverse	10
	e) Preparing for retirement. Now that you probably own your home and again have few financial burdens, your interest in travel, self-education and other recreation are becoming more prominent. You are concerned to ensure that you can afford a comfortable retirement.	
	(1) Your are risk tolerant	40
	(2) You have a moderately high level of risk tolerance	30
	(3) You are moderately risk tolerant	20
	(4) You consider yourself quite risk adverse	10
2	What are your earnings expectations from your investments?	Score
	a) A reasonable return without losing any capital	10
	b) 3 – 7%pa	20
	c) 8 – 12%pa	30
	d) 13 – 15%pa	40
	e) Over 15%pa	50

3	If your capital is not needed for more than 10 years, how long would you wait before cashing in your investment, if you saw it performing badly?	Score
	a) If there was any loss in value, I would cash in immediately	0
	b) Less than one year	10
	c) Up to 3 years	20
	d) Up to 5 years	30
	e) Up to 7 years	40
	f) Up to 10 years	50

4	Describe your familiarity with investment markets	Score
	a) I have very little understanding or interest in investment markets	10
	b) I am not very familiar with investment markets	20
	c) I have had some experience and clearly understand the importance of diversification	30
	d) I am quite familiar with investment markets and expect markets to fluctuate. I understand that different income, growth and taxation characteristics are associated with different market sectors	40
	e) I am familiar with the various factors that may influence performance and I have experience in all sectors of investment markets	50

5	If you were advised that only those investments that are more volatile offer you greater tax efficiency, what balance would you seek?	Score
	a) I would prefer guaranteed returns over tax savings	10
	b) I would prefer stable and reliable returns, and accept minimal tax savings	20
	c) I would prefer a moderate balance with some variability in returns, offset by some tax savings	30
	d) I would prefer reasonable tax savings, and accept modest variability in returns	40
	e) I would prefer to maximise tax savings and to accept unstable, but potentially higher returns	50

6	Six months after placing your investments you discover that your portfolio has decreased in value by 20%. How would you react?	Score
	a) I would be horrified. I did not intend to take risks and the security of my capital is critical	10
	b) I would cut my losses and move to reinvest in more secure investment sectors	20
	c) I would be concerned, but would probably wait to see if the investment improves	30
	d) I would recall that the investment was a calculated risk, and I would leave the investments in place, expecting performance to improve	40
	e) I would continue to expect growth in the future, and invest more funds to lower my average investment price	50

7	Why are you investing?	Score
	a) I am mainly investing for growth to accumulate long term wealth. My investment outlook is over 5 years	50
	b) I am determined to accumulate long term wealth from a diversified portfolio to make the most of my surplus funds. I am not nearing retirement	40
	c) I have a lump sum such as an inheritance or termination payment and I am investigating secure investment alternatives	30
	d) I am nearing retirement and investing to have enough funds available to enjoy my retirement when it comes	20
	e) I am focused on certain specific objectives within the next five years, and I am investing to accumulate sufficient funds to achieve those goals	20

8	What is your investment horizon?	Score
	a) Up to 12 months	10
	b) 12 months to 3 years	20
	c) 3 to 5 years	30
	d) 5 to 7 years	40
	e) Over 7 years	50

Tally your risk assessment score

Risk Profile Summary	Score
<p>Conservative</p> <p>Investor seeks maximum protection of capital and is prepared to sacrifice the prospects of a higher return for the short-term stability and preservations of capital. Minimal growth may be anticipated from the capital invested. Generally more concerned with income flow and liquidity.</p>	0-100
<p>Cautious</p> <p>Investor seeks income stability as a priority, with capital security important over the medium to long term. Modest growth is expected over the medium to long term to protect the real value of the portfolio's capital. A modest level of short term instability is accepted in order to maintain the long-term value of the portfolio.</p>	101-180
<p>Balanced</p> <p>Investor seeks moderate growth on invested funds to promote portfolio growth in the real terms over time. Only a moderate level of income stability is sought, while a moderate level of capital volatility may be tolerated in the anticipation of higher returns over the medium to long term.</p>	181-260
<p>Assertive</p> <p>Investor seeks a relatively high level of growth on investment capital. Only a modest income is anticipated. A high level of short-term capital volatility is anticipated as a trade-off for long-term capital growth.</p>	261-350
<p>Aggressive</p> <p>Investor seeks a high level of growth from their investment. Income flow is generally an incidental benefit for the aggressive investor unless specifically required for debt servicing purposes. A high level of short-term capital volatility is accepted as a trade-off against the potential high long run returns.</p>	351-400



Risk Tolerance Questionnaire

Please answer all the questions by ticking one of the options. Choose the option that best indicates how you feel about each question. If none of the options is exactly right for you, choose the option that is closest.

1.	Compared to others, how do you rate your willingness to take financial risks?
<input type="checkbox"/>	Extremely low risk taker
<input type="checkbox"/>	Very low risk taker
<input type="checkbox"/>	Low risk taker
<input type="checkbox"/>	Average risk taker
<input type="checkbox"/>	High risk taker
<input type="checkbox"/>	Very high risk taker
<input type="checkbox"/>	Extremely high risk taker
2.	How easily do you adapt when things go wrong financially?
<input type="checkbox"/>	Very uneasily
<input type="checkbox"/>	Somewhat uneasily
<input type="checkbox"/>	Somewhat easily
<input type="checkbox"/>	Very easily
3.	When you think of the word “risk” in a financial context, which of the following words come to mind first?
<input type="checkbox"/>	Danger
<input type="checkbox"/>	Uncertainty
<input type="checkbox"/>	Opportunity
<input type="checkbox"/>	Thrill
4.	Have you ever invested a large sum in a risky investment mainly for the “thrill” of seeing whether it went up or down in value?
<input type="checkbox"/>	No
<input type="checkbox"/>	Yes, very rarely
<input type="checkbox"/>	Yes, somewhat rarely
<input type="checkbox"/>	Yes, somewhat frequently
<input type="checkbox"/>	Yes, very frequently

5.	If you had to choose between more job security with a small pay rise, and less job security with a big pay rise, which would your pick?
<input type="checkbox"/> Definitely more job security with a small pay rise <input type="checkbox"/> Probably more job security with a small pay rise <input type="checkbox"/> Not sure <input type="checkbox"/> Probably less job security with a big pay rise <input type="checkbox"/> Definitely less job security with a big pay rise	
6.	When faced with a major financial decision are you more concerned about the possible losses or the possible gains?
<input type="checkbox"/> Always the possible losses <input type="checkbox"/> Usually the possible losses <input type="checkbox"/> Usually the possible gains <input type="checkbox"/> Always the possible gains	
7.	How do you usually feel about your major financial decisions after you make them?
<input type="checkbox"/> Very pessimistic <input type="checkbox"/> Somewhat pessimistic <input type="checkbox"/> Somewhat optimistic <input type="checkbox"/> Very optimistic	
8.	Imagine you were in a job where you could choose to be paid salary, commission or a mix of both. Which would you pick?
<input type="checkbox"/> All salary <input type="checkbox"/> Mainly salary <input type="checkbox"/> Equal mix of salary and commission <input type="checkbox"/> Mainly commission <input type="checkbox"/> All commission	
9.	What degree of risk have you taken with your financial decisions in the past?
<input type="checkbox"/> Very small <input type="checkbox"/> Small <input type="checkbox"/> Medium <input type="checkbox"/> Large <input type="checkbox"/> Very large	

10.	What degree of risk are you currently prepared to take with your financial decisions?
<input type="checkbox"/> Very Small <input type="checkbox"/> Small <input type="checkbox"/> Medium <input type="checkbox"/> Large <input type="checkbox"/> Very large	
11.	Have you ever borrowed money to make an investment (other than for your home)?
<input type="checkbox"/> No <input type="checkbox"/> Yes	
12.	How much confidence do you have in your ability to make good financial decisions?
<input type="checkbox"/> None <input type="checkbox"/> A little <input type="checkbox"/> A reasonable amount <input type="checkbox"/> A great deal <input type="checkbox"/> Complete	
13.	<p>Suppose that 5 years ago you bought shares in a highly regarded company. That same year the company experienced a severe decline in sales due to poor management. The price of the shares dropped drastically and you sold at a substantial loss.</p> <p>The company has been restructured under new management and most experts now expect its shares to produce better than average returns. Given your bad past experience with this company would you buy shares now?</p>
<input type="checkbox"/> Definitely not <input type="checkbox"/> Probably not <input type="checkbox"/> Not sure <input type="checkbox"/> Probably <input type="checkbox"/> Definitely	
14.	Investments can go up and down in value and experts often say you should be prepared to weather a downturn. By how much could the total value of all your investments go down before you would begin to feel uncomfortable?
<input type="checkbox"/> Any fall in value would make me feel uncomfortable <input type="checkbox"/> 10% <input type="checkbox"/> 20% <input type="checkbox"/> 33% <input type="checkbox"/> 50% <input type="checkbox"/> More than 50%	

15. Assume that a long-lost relative dies and leaves you a house which is in a poor condition but it is located in a suburb that's becoming popular. As is, the house would probably sell for \$150,000, but if you were to spend about \$50,000 on renovations, the selling price would be around \$300,000. However, there's some talk of constructing a major highway next to the house, and this would lower its value considerably.

Which of the following options would you take?

Sell it as is

Keep it as is, but rent it out

Take out a mortgage and do the renovations

16. Most investment portfolios have a spread of investments – some of the investments may have high expected returns but with high risk, some may have medium expected returns and medium risk, and some may be low risk/low return. (For example, shares and property would be high risk/high return whereas cash and term deposits would be low risk/low return.)

Which spread of investments do you find most appealing? Would you prefer all low risk/low return, all high risk/high return, or somewhere in between?

Please select one of the seven portfolios listed below.

<u>Spread of Investments in Portfolio</u>			
Portfolio	High Risk/Return	Medium Risk/Return	Low Risk/Return
1	0%	0%	100%
2	0%	30%	70%
3	10%	40%	50%
4	30%	40%	30%
5	50%	40%	10%
6	70%	30%	0%
7	100%	0%	0%

17. You are considering placing one-quarter of your investment funds into a single investment. This investment is expected to earn about twice the term deposit rate. However, unlike a term deposit, this investment is not protected against loss of the money invested. How low would the chance of a loss have to be for you to make the investment?

Zero, i.e., no chance of any loss

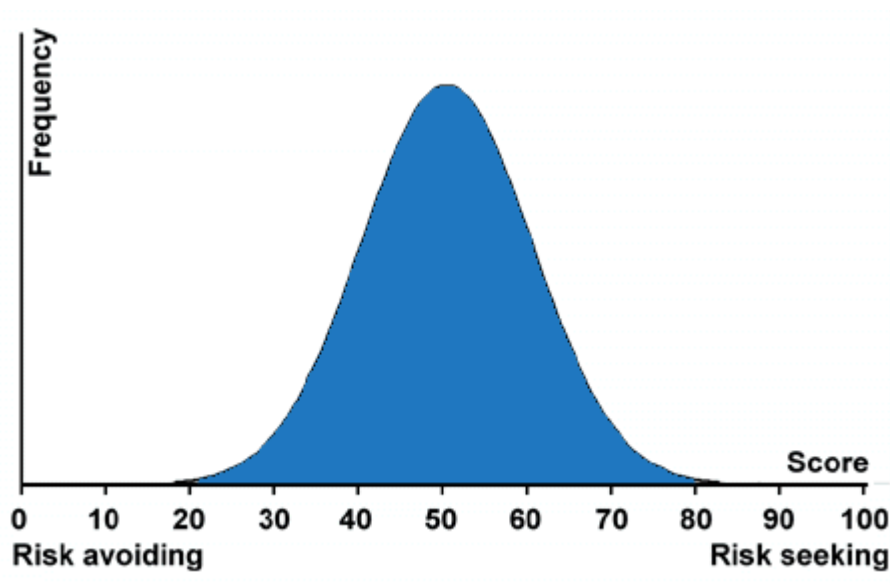
Very low chance of loss

Moderately low chance of loss

50% chance of loss

18	<p>With some types of investment, such as cash and term deposits, the money value of the investment is fixed. However inflation will cause the purchasing power of this money value to decrease.</p> <p>With other types of investment, such as shares and property, the money value is not fixed. It will vary. In the short term it may even fall below the purchase price. However, over the long term, the money value of shares and property should certainly increase by more than the rate of inflation.</p> <p>With this in mind, which is more important to you, that the money value of your investment does not fall or that it remains its purchasing power?</p>
	<p><input type="checkbox"/> Much more important that the money value does not fall</p> <p><input type="checkbox"/> Somewhat more important that the money value does not fall</p> <p><input type="checkbox"/> Somewhat more important that the money value retains its purchasing power</p> <p><input type="checkbox"/> Much more important the money value retains its purchasing power</p>
19.	<p>In recent years, how have your personal investments changed?</p>
	<p><input type="checkbox"/> Always toward lower risk</p> <p><input type="checkbox"/> Mostly toward lower risk</p> <p><input type="checkbox"/> No changes or changes with no clear direction</p> <p><input type="checkbox"/> Mostly toward higher risk</p> <p><input type="checkbox"/> Always toward higher risk</p>
20.	<p>When making an investment, return and risk usually go hand-in-hand. Investments which produce above average returns are usually of above average risk.</p> <p>With this in mind, how much of the funds you have available to invest would you be willing to place in investments where both returns and risks are expected to be above average?</p>
	<p><input type="checkbox"/> None</p> <p><input type="checkbox"/> 10%</p> <p><input type="checkbox"/> 20%</p> <p><input type="checkbox"/> 30%</p> <p><input type="checkbox"/> 40%</p> <p><input type="checkbox"/> 50%</p> <p><input type="checkbox"/> 60%</p> <p><input type="checkbox"/> 70%</p> <p><input type="checkbox"/> 80%</p> <p><input type="checkbox"/> 90%</p> <p><input type="checkbox"/> 100%</p>

21.	<p>Think of the average rate of return you would expect to earn on an investment portfolio over the next ten years. How does this compare with what you think you would earn if you invested the money in term deposits?</p>
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<p>About the same rate as from term deposits</p> <p>About one and half times the rate from term deposits</p> <p>About twice the rate from term deposits</p> <p>About two and a half times the rate from term deposits</p> <p>About three times the rate from term deposits</p> <p>More than three times the rate from term deposits</p>
22.	<p>People often arrange their financial affairs so as to qualify for a government benefit or to obtain a tax advantage. However a change in legislation can leave them worse off than if they'd done nothing.</p> <p>With this in mind, would you take a risk in arranging your affairs to qualify for a government benefit or obtain a tax advantage?</p>
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<p>I would not take a risk if there was any chance I could finish up worse off</p> <p>I would take a risk if there was only a small chance I could finish up worse off</p> <p>I would take a risk as long as there was more than a 50% chance that I would finish up better off</p>
23.	<p>Imagine that you are borrowing a large sum of money at some time in the future. It's not clear which way interest rates are going to move – they might go up, they might go down, no one seems to know. You can have a variable interest rate that will rise and fall as the market rate changes, a fixed interest rate which is 1% more than the variable rate but which won't change as the market rate changes, or a mixture of both.</p> <p>How would you prefer your loan to be made up?</p>
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<p>100% variable</p> <p>75% variable, 25% fixed</p> <p>50% variable, 50% fixed</p> <p>25% variable, 75% fixed</p> <p>100% fixed</p>
24.	<p>Insurance can cover a wide variety of life's major risks – theft, fire, accident, illness, death etc</p> <p>How much cover do you have?</p>
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<p>Very little</p> <p>Some</p> <p>Considerable</p> <p>Complete</p>

25	<p>This questionnaire is scored on a scale of 0 to 100. In practice, however, the scores range from around 20 to 80, with the average being 50.</p> <p>When the scores are graphed they follow the familiar bell-shaped curve of the Normal distribution (see below). About two-thirds of all scores are within 10 points of the average.</p>
	 <p>What do you think you score will be? _____</p>

You may wish to review your answers before returning the questionnaire to your advisers. In order to have your Risk Tolerance report prepared, you must answer all 25 questions in the Risk Questionnaire. Now is the best time to check for omissions and correct any mistakes.

Once your answers are recorded in the FinaMetrica system they cannot be changed. This is done to ensure the integrity of the data. If, later you wish to change an answer, this can only be done by entering a completely new set of answers which includes the change.

Professional Advisers

Accountant:			
Firm Name:			
Address:			
			Post Code
Contact Number	Phone	Mobile	Fax

Solicitor:			
Firm Name:			
Address:			
			Post Code
Contact Number	Phone	Mobile	Fax

Stockbroker:			
Firm Name:			
Address:			
			Post Code
Contact Number	Phone	Mobile	Fax

Insurance Agent:			
Firm Name:			
Address:			
			Post Code
Contact Number	Phone	Mobile	Fax

Other:			
Firm Name:			
Address:			
			Post Code
Contact Number	Phone	Mobile	Fax

Privacy Disclosure Statement and Client Consent

In accordance with Legislative requirements, we are required to draw your attention to the following:

- Pinnacle Wealth Management Pty Ltd (Pinnacle) is a provider of financial services with its office located at Level 1, 309 Angas Street, Adelaide and can be contacted by phone on (08) 8312 0000;
- You are able to gain access to most information which you make available to Pinnacle;
- The reason for the collection of this information is to enable your Adviser to better assess your needs and objectives and as a consequence provide appropriate advice. This information may include specific legislative requirements. In addition we will keep you updated about new or alternative products, services and seminars unless you request to be removed from our mailing list.
- To fulfill this requirement it may be necessary to provide on a confidential basis some or all of the information collected to other companies within Pinnacle or external to Pinnacle who provide services such as Fund Managers, Life Companies, Regulatory Authorities, and health providers.
- Under the requirements of section 851 pf the Corporations Act the Adviser must have a reasonable basis for any recommendations made and take into account your investment objectives, financial situation and particular needs. A three-stage process meets this obligation.
 - Gather information;
 - Conduct appropriate research; and
 - Make recommendations in light of these factors.
- The information required is documented in a fact finder and will ensure that recommendations made will be on an appropriate and reasonable basis for you identified needs and objectives. Should you choose not to give full and accurate information the recommendations may not be appropriate to your entire circumstances.
- If you have provided any information on a third party it will be necessary for Pinnacle to contact that person and make them aware of how this information will be used.

I acknowledge that my Pinnacle Adviser has explained the different levels of service that is offered and understand that the information provided will form the basis of any recommendation made. I have also read, understand and accept how this information will be used.

“We will continue to use and disclose your personal information in this way, (subject to remaining a client) and you agree to us doing so, unless you tell us otherwise.”

Client 1	Client 2
Name:	Name:
Signature:	Signature:
Date:	Date:

Prepared By:-		On:-	
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Adviser Overview of Services and Requirements

1. Financial Services Guide

I/We hereby acknowledge receipt of the PWM Advisor Services Pty Ltd 'Financial Services Guide' which has been explained.

Yes No

2. Client Statement and/or Authorisation – Scope of Advice

Under the requirements of the Corporations Act the Adviser must have a reasonable basis for any recommendations made and take into account your investment objectives, financial situation and particular needs. A three-stage process meets this obligation.

- Gather information;
- Conduct appropriate research; and
- Make recommendations in light of these factors.

The information required is documented in a fact finder and will ensure that recommendations made will be on an appropriate and reasonable basis for your identified needs and objectives. Should you choose not to give full and accurate information the recommendations may not be appropriate to your entire circumstances.

Please indicate the level of advice required:

Full Limited to :

3. Tax File Number Authorisation

It has been our experience that keeping a copy of a client's TFN on file can be of assistance when further investments are made so that we avoid having to ask for the number on each occasion. Holding your TFN is also of assistance when liaising with the Australian Taxation Office on matters such as Reasonable Benefit Limits.

It is not an offence if you decide not to supply a Fund Manager or us with your TFN. If you do not supply a Fund Manager with your TFN, however, tax will be deducted from your income earned at the highest marginal tax rate (plus Medicare levy) and forwarded to the Australian Taxation Office. These deductions will appear on your statements.

I/We, hereby authorize Pinnacle Wealth Management Pty Ltd (dealer group PWM Advisor Services Pty Ltd) to record and retain a copy of my Tax File Number for the purpose of investments, superannuation and/ or insurance placed through their office.

Yes No

Tax File Number _____ Name _____

Tax File Number _____ Name _____

Client/s Signature/s:		
		Date:
Financial Adviser's Name:		
Adviser's Signature:		Date:

4. Privacy Declaration

In accordance with legislative requirements, we are required to draw your attention to the following:

- PWM Advisor Services is a state-based group of qualified advisors and a leading provider of financial services. PWM Advisor Services is located on level 1, 309 Angas Street, Adelaide 5000 and can be contacted by phone (08) 8312 0000;
- In most cases you are able to access personal information which you make available to PWM Advisor Services;
- The reason for the collection of the information is to enable your Adviser to better assess your needs and objectives and as a consequence provide appropriate advice. In addition we will keep you updated about new or alternative products, services and seminars unless you request to be removed from our mailing list.
- Should you choose not to give full and accurate information the recommendations may not be appropriate to your entire circumstances.
- To fulfill this requirement it may be necessary to provide on a confidential basis some or all of the information collected to other companies that PWM Advisor Services have formal arrangements with, such as Fund Managers, Life Companies, Regulatory Authorities, and health providers. If you have provided any information on a third party it will be necessary for PWM Advisor Services to contact that person and make them aware of how this information will be used.

We will continue to use and disclose your personal information in this way, (subject to you remaining a client) and you agree to us doing so, unless you tell us otherwise.

I have read, understand and accept how this information will be used.

Yes

No

Client/s Signature/s:		
		Date:
Financial Adviser's Name:		
Adviser's Signature:		Date:

To whom it may concern

OF

Name	
Address	

Request that all relevant information on our investments, insurances, superannuation, bank accounts or other financial information be released to an authorised representative of Pinnacle Wealth Management Pty Ltd – Adelaide S.A. on request.

Pinnacle Wealth Management Pty Ltd – Adelaide SA is a licensed dealer in securities, and the address is Level 1, 309 Angas Street, Adelaide S.A. 5000 (Postal Address – PO Box 7095, Hutt Street, Adelaide S.A. 5000) – Telephone (08) 8312 0000, Facsimile (08) 8312 0010.

Please also accept a photocopy or facsimile copy of this letter as authority, as the original will stay on file at Pinnacle Wealth Management Pty Ltd – Adelaide SA.

Yours faithfully

Client 1	Client 2
Name:	Name:
Signature:	Signature:
Date:	Date: