MATRIX
PLANNING SOLUTIONS

FINANCIAL NEEDS ANALYSIS

Strictly Confidential
Matrix Planning Solutions Limited
AFSL & ACL No: 238256

Date	/ /
Client 1	
Client 2	
Adviser	

Why are you seeking advice?

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Important notice regarding provision of personal information and privacy

In order for an Adviser to make a sound financial recommendation, the Adviser must conduct an appropriate investigation of your particular needs and financial situation. The information requested in this form is necessary to enable a recommendation to be made that is considered to be in your best interests. WARNING: If you do not provide complete and accurate information that is relevant to financial needs as requested in this form, the Adviser may not be able to give you an appropriate recommendation.

All Matrix Planning Solutions Advisers will adhere to the Privacy Act 1988 including the Australian Privacy Principles when collecting, using, storing and disclosing the information contained in this form and will not unlawfully disclose this information.

You are entitled to gain access to this information and should you wish to do so, you can contact us on 1300 663 334 or write to us at PO Box Q1493, QVB, NSW, 1230 or Level 12, 20 Bond Street, Sydney, NSW, 2000. Alternatively, you can contact your Matrix Planning Solutions Adviser.

Personal Summary Details

	Client 1	Client 2
Title	☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐ Other_____	☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐ Other_____
Surname		
Given name(s)		
Preferred name		
Maiden name		
Gender	☐ Male ☐ Female	☐ Male ☐ Female
Date of birth	/ /	/ /
Place of birth		
Marital status	☐ Single ☐ Married ☐ Divorced ☐ Separated ☐ De facto ☐ Widowed ☐ Other_____	

Permission to discuss matters with Client 1/Client 2? ☐ Yes ☐ No ☐ Yes ☐ No

Are you fluent in English? ☐ Yes ☐ No ☐ Yes ☐ No

Contact Information

Home address

Town/suburb State Postcode

Postal address ☐ Same as above

Town/suburb State Postcode

Telephone (H)	( ) Preferred?	( ) Preferred?
Telephone (W)	( ) Preferred?	( ) Preferred?
Mobile	Preferred?	Preferred?
Fax		
Email(H)		
Email(W)		

Health Summary Details

Do you smoke?	☐ Yes ☐ No	☐ Yes ☐ No
Do you have private health cover?	☐ Yes ☐ No	☐ Yes ☐ No
Name of fund		
Do you have any major health issues that need to be considered in making insurance and investment decisions?		

Child/Dependant/Other Family Details

First name	Last name	Date of birth	Sex	Relationship	Dependant until
		/ /			
		/ /			
		/ /			
		/ /			

Are your parents still living/independent? ☐ Yes ☐ No ☐ Yes ☐ No

Occupation

Occupation		
Work status	☐ Full-time ☐ Part-time ☐ Self-employed ☐ Casual ☐ Not working ☐ Retired	☐ Full-time ☐ Part-time ☐ Self-employed ☐ Casual ☐ Not working ☐ Retired
Hours worked (Weekly)		
Position title		
Employer name		
If self employed, what is your business structure?	☐ Sole trader (T/A provide details below) ☐ Company ☐ Partnership (split ___% ___%)	☐ Sole trader (T/A provide details below) ☐ Company ☐ Partnership (split ___% ___%)

Accumulated Leave Entitlements

Please indicate the number of hours for each type of leave if any

Annual leave		
Sick leave		
Long service leave		

Notes:

Estate Planning

☐ Not disclosed ☐ Not applicable ☐ Nil

	Client 1	Client 2
Do you have a valid will? (legally valid and reflects your current wishes)	☐ Yes ☐ No	☐ Yes ☐ No
Date of will	/ /	/ /
The year last reviewed		
Name(s) of executor(s)		
Does the will allow for a testamentary trust?	☐ Yes ☐ No	☐ Yes ☐ No
Do you have a Power of Attorney?	☐ Yes ☐ No	☐ Yes ☐ No
If 'yes', indicate the type (e.g. enduring, medical, general, specific purpose)		
Name(s) of attorney(s)		
Enduring guardianship?	☐ Yes ☐ No	☐ Yes ☐ No
Names(s) of enduring guardian(s)		
Location of documents		
Binding Financial Agreement?	☐ Yes ☐ No	☐ Yes ☐ No
Will sufficient funds be available to your beneficiaries between your death and the distribution of your estate?	☐ Yes ☐ No	☐ Yes ☐ No
Have you considered any taxation liabilities on any assets or insurance proceeds to your beneficiaries?	☐ Yes ☐ No	☐ Yes ☐ No
Have you made a binding death benefit nomination with your superannuation fund?	☐ Yes ☐ No	☐ Yes ☐ No
If 'yes', name the beneficiary(s)		
Funeral plan/bond and amount paid	☐ Yes $_____ ☐ No	☐ Yes $_____ ☐ No
Provide details		

Notes:

Taxation Details

	Client 1	Client 2
Are you an Australian for tax purposes	☐ Yes ☐ No_____	☐ Yes ☐ No_____

Have you bought or sold any assets in the last 12 months? ☐ Yes (provide details) ☐ No

Do you have any outstanding tax payments e.g. capital gains? ☐ Yes (provide details) ☐ No

Do you have any tax losses that could be carried forward? ☐ Yes (provide details) ☐ No

What other tax structures are applicable?

☐ Company ☐ SMSF ☐ Trust ☐ Other*_____

Company Details

Name

Tax File Number

ABN

Directors

Is this a corporate trustee only? ☐ Yes ☐ No

SMSF Details

Name

Trustee type ☐ Individual ☐ Corporate_____

Tax File Number

ABN

Members/trustees

Trust Details

Name

Trustee type ☐ Individual ☐ Corporate_____

Tax File Number

ABN

Trustee(s)

Beneficiaries

Please provide additional details applicable to these structures*.

Redundancy or Early Retirement

Have you or will you receive a redundancy or early retirement payment?	☐ Yes ☐ No	☐ Yes ☐ No
	Client 1	**Client 2**
Service period		
Employment commencement date	/ /	/ /
Date employment ceased	/ /	/ /
Redundancy/early retirement amount	$	$
Payment for unused annual leave	$	$
Payment for unused long service leave	$	$
Do you have to exit employer superannuation fund?	☐ Yes ☐ No	☐ Yes ☐ No

Social Security and Department of Veterans' Affairs (DVA Details)

☐ Not disclosed ☐ Not applicable ☐ Nil

Social Security

	Client 1	**Client 2**
Do you receive any social security benefits?	☐ Age pension ☐ Newstart ☐ Disability support ☐ Family tax ☐ Other_____	☐ Age pension ☐ Newstart ☐ Disability support ☐ Family tax ☐ Other_____
Social security reference number		
Payment per fortnight	$	$
Do you have any Centrelink concession cards?	☐ Yes _____ ☐ No	☐ Yes _____ ☐ No

DVA Details

	Client 1	**Client 2**
Do you receive any DVA payments?	☐ Yes ☐ No	☐ Yes ☐ No
DVA reference number		
Payment per fortnight	$	$
Are you in receipt of special benefits due to death or disability? e.g. Gold Card/TPI card		

Financial Data Section

☐ Not disclosed ☐ Not applicable ☐ Nil

	Client 1	Client 2
Salary or wages income	$	$
Bonus/commission	$	$
Reportable fringe benefits taxable value	$	$
Distribution from private company or trust	$	$
Rental income	$	$
Interest income	$	$
Share/investment income (dividends)	$	$
Super pension/annuity income	$	$
Foreign pension income	$	$
Maintenance income	$	$
Centrelink income	$	$
Veteran Affairs (DVA) benefit amount	$	$
Other	$	$
Other	$	$
TOTAL INCOME (before tax)	**$**	**$**
Estimated tax	$	$
Net income	$	$

Summary - Financial Cashflow Situation		Notes
Net combined income	$	
Less - mortgage/rent payment	$	
Less - regular savings	$	
Less - other commitments	$	
Estimated living costs	$	

Is your income likely to change over the next 12 months? ☐ Yes ☐ No

Current Expenditure

☐ Not disclosed ☐ Not applicable ☐ Nil

Expenses	Amount	Frequency	Annual amount
Debt repayments			
Mortgage	$		$
Personal loan	$		$
Car loan	$		$
Credit card	$		$
Store card	$		$
HECS/Help payments	$		$
Other	$		$
		Sub total	$
Household			
Rent	$		$
Council rates	$		$
Electricity	$		$
Gas	$		$
Water	$		$
Phone/internet/Foxtel	$		$
Mobile phone	$		$
Home & contents insurance	$		$
Building insurance	$		$
Repair/maintenance	$		$
Car registration	$		$
Car insurance	$		$
Petrol	$		$
Groceries	$		$
Other	$		$
		Sub total	$

Children			
School fees	$		$
Day care	$		$
University/Tuition	$		$
Books & uniforms	$		$
Camps/excursions	$		$
Activities	$		$
		Sub total	$
Health			
Health insurance	$		$
Pharmaceutical	$		$
Doctor	$		$
Dentist	$		$
Life insurance	$		$
Trauma insurance	$		$
Income protection	$		$
		Sub total	$
Lifestyle			
Gifts	$		$
Eating out	$		$
Entertaining	$		$
Holiday	$		$
Donations	$		$
Subscriptions/memberships	$		$
Pet costs	$		$
Clothes/Shoes	$		$
Hair/beauty	$		$
Other	$		$
		Sub total	$
		TOTAL EXPENDITURE	$

Fixed Assets

☐ Not disclosed ☐ Not applicable ☐ Nil

Description	Purchase date & cost	Owner (name/joint/ entity)	Est. market value($) / Insured?	Existing liability ($)	Disposal on? / Retain?
Home					
Home contents					
Motor vehicle					
Motor vehicle					
Caravan					
Boat/marine craft					
Collectables					
Un-rented holiday home					

Notes:

Investment Assets

☐ Not disclosed ☐ Not applicable ☐ Nil

Description/ address	Purchase date & cost	Owner (name/ joint/entity)	Est. market Value ($) / Insured?	Income ($) or %	Existing liability ($)	Disposal on? / Retain?
Investment property						
Investment property						
Shares Managed Funds/Other						

Are you unhappy with any of your investments? ☐ Yes (provide details) ☐ No

Banking

☐ Not disclosed ☐ Not applicable ☐ Nil

Cash description	Owner (name/ joint/entity)	Est. market value ($)	Interest rate	Maturity date	Disposal on? / Retain?

Loan type and lender	Owner (name/ joint/entity)	Original amount	Credit limit	Balance outstanding	Repayment amount & frequency	Interest rate / Tax deductible?
Home loan (P&I or line of credit)						%
Investment loan						%
Margin loan						%
Credit card						%
Personal loan/ car loan						%
Other (e.g. HECS/ HELP debt)						%

Does anyone act as a guarantor of any of these loans? ☐ Yes (provide details) ☐ No

Current Debt Management

☐ Not disclosed ☐ Not applicable ☐ Nil

Do you expect income and/or expenditure changes in the next 12 months? ☐ Yes (provide details) ☐ No

Do you currently spend more or less than you earn? How do you fund a deficit or spend/save a surplus? Please provide details: ☐ More = Deficit ☐ Less = Surplus

Do you think you have an opportunity to save additional money? ☐ Yes (provide details) ☐ No

Does your home loan have either or both of the following? ☐ Offset account ☐ Redraw facility ☐ Nil

Are you making extra repayments into your home loan or offset account? ☐ Yes (provide details) ☐ No

Are there any fees/charges associated with extra repayments or redraws with your home loan? ☐ Yes (provide details) ☐ No

How much extra cash would you be comfortable with to pay towards your home loan and/or other debts? Please provide details:

What is the interest free period for your credit card(s)?

Do you pay off your credit card within the interest free period? ☐ Yes ☐ No

Are you acting as a guarantor for any loan? ☐ Yes (provide details) ☐ No

Superannuation Details

☐ Not disclosed ☐ Not applicable ☐ Nil

	Fund 1	Fund 2	Fund 3
Product name			
Owner			
Member number			
Current value	$	$	$
Retain			
Employer SG account			
Defined benefit			
Binding death nomination			
Exit fee	$	$	$
Death cover			
TPD cover			
Salary continuance			
Other details			

	Fund 4	Fund 5	Fund 6
Product name			
Member			
Member number			
Current value	$	$	$
Retain			
Employer SG account			
Defined benefit			
Binding death nomination			
Exit fee	$	$	$
Death cover			
TPD cover			
Salary continuance			
Other details			

Superannuation Contribution Details

☐ Not disclosed ☐ Not applicable ☐ Nil

Provide details of superannuation contributions made in the current and previous financial years.

	Client 1	Client 2
Current financial year: ending 30 June 20_____		
Non-concessional amount	$	$
Concessional amount	$	$
Previous financial year: ending 30 June 20_____		
Non-concessional amount	$	$
Concessional amount	$	$
Previous financial year: ending 30 June 20_____		
Non-concessional amount	$	$
Concessional amount	$	$

Note: This information is important as there are penalties or excess contributions if you exceed the contribution caps. Failure to inform your adviser may impact on your future financial planning. Please discuss the type of superannuation contribution types and the caps that may apply to you with your adviser.

Notes:

Pension and Annuity Details

☐ Not disclosed ☐ Not applicable ☐ Nil

	Fund 1	Fund 2	Fund 3
Product name			
Pension/annuity type			
Member			
Member number			
Current value	$	$	$
Centrelink complying			
Reversionary beneficiary			
Defined benefit			
Binding death nomination			
Purchased date and term			
Deductible amount	$	$	$
Income	$	$	$
Frequency			
Tax free component			
Taxable component			

	Fund 4	Fund 5	Fund 6
Product name			
Pension/annuity type			
Member			
Member number			
Current value	$	$	$
Centrelink complying			
Reversionary beneficiary			
Defined benefit			
Binding death nomination			
Purchase date and term			
Deductible amount	$	$	$
Income and frequency			
Tax free component			
Taxable component			

Life and General Insurance Details

☐ Not disclosed ☐ Not applicable ☐ Nil

Insurance company / Product name	Life insured / Policy owner	Type of insurance	Sum insured	Premium & frequency	Inside super? / Retain?

Are you unhappy with any of your current policies? ☐ Yes (provide details) ☐ No

Goals and Objectives

Do you have any specific needs, expenses or objectives you would like to achieve? For example debt reduction, wealth accumulation, retirement etc.	Time frame and importance (high, medium, low)	Advice required
Short term		
Medium term		
Long term		

Do you wish to keep a cash reserve or emergency fund? ☐ Yes (provide details) ☐ No

Are there any issues that should be taken into consideration that may affect your ability to achieve your goals e.g. job security?

Notes:

Retirement Income Planning

☐ Not disclosed ☐ Not applicable ☐ Nil

If you retired today and all your principal debts were paid and you only had to meet your usual living and preferred lifestyle expenses, how much income would you need?

	Client 1	Client 2
Desired retirement income in today's ($)		
Planned retirement age		
Expected retirement age		
Do you plan to leave an inheritance?		
Do you have any planned one off expenditures in retirement (holiday or renovation)?		

Social Security and Department of Veterans' Affairs (DVA) Planning

☐ Not disclosed ☐ Not applicable ☐ Nil

	Client 1	Client 2
Are you interested in qualifying for any social security or DVA payments or benefits?	☐ Yes ☐ No	☐ Yes ☐ No
Have you made any substantial gifts in the last 5 years?	☐ Yes ☐ No	☐ Yes ☐ No

Provide details:

	Client 1	Client 2
Are you willing to forgo access to your capital to qualify for social security benefits?	☐ Yes ☐ No	☐ Yes ☐ No
Are you prepared to rearrange your financial affairs to qualify for social security benefits?	☐ Yes ☐ No	☐ Yes ☐ No

Notes:

Insurance Planning

☐ Not disclosed ☐ Not applicable ☐ Nil

Our analysis of your risk needs depends on the answers you provide to us on the following areas:

Death Cover Needs

	Client 1	Client 2
Liabilities to be paid out	$	$
Emergency fund	$	$
Funeral expenses	$	$
Annual income to be replaced? Or lump sum to provide income	$	$
How long would you like this income to be replaced or at what return?		
Children's education expenses (per annum)	$	$
Other expenses (per annum or one off)	$	$
TOTAL	$	$
Desired features		
Expiry age on cover (e.g. to age 99)		
Other: (e.g. automatic indexation)		

TPD Cover Needs

	Client 1	Client 2
Liabilities to be paid out	$	$
Emergency fund	$	$
Medical expenses	$	$
Home renovations	$	$
Annual income to be replaced? Or lump sum to provide income	$	$
How long would you like this income to be replaced or at what return?		
Children's education expenses (per annum)	$	$
Other expenses (per annum or one off)	$	$
TOTAL	$	$
Desired features		
Own/any occupation	☐ Own ☐ Any	☐ Own ☐ Any
Buy back	☐ Yes ☐ No	☐ Yes ☐ No
Other: (e.g. automatic indexation)		

Insurance Planning

Trauma Cover Needs

	Client 1	Client 2
Liabilities to be paid out	$	$
Emergency fund	$	$
Medical expenses	$	$
Home renovations	$	$
Annual income to be replaced? Or lump sum to provide income	$	$
How long would you like this income to be replaced or at what return?		
Children's education expenses (per annum)	$	$
Other expenses (per annum or one off)	$	$
TOTAL	$	$
Desired features		
Comprehensive benefits	☐ Yes ☐ No	☐ Yes ☐ No
Buy backs	☐ Yes ☐ No	☐ Yes ☐ No
Trauma reinstatement	☐ Yes ☐ No	☐ Yes ☐ No
Other: (e.g. automatic indexation)		

Child Trauma Needs

In the case of parents with dependant children, a plan which doesn't address the financial consequences of a serious child illness not only causes enormous emotional strain, it can also place severe financial stress on the family.

Because as parents, the response in these circumstances is automatic; we would do whatever it takes to care for our children, which may mean taking months or even years off work to be with them, and funding major medical expenses.

	Client 1	Client 2
Would you like to consider child trauma cover?	☐ Yes ☐ No	☐ Yes ☐ No
If 'yes' amount per child:		
Would you like to receive more information on child trauma benefits?	☐ Yes ☐ No	☐ Yes ☐ No

Notes:

Insurance Planning

Income Protection	Client 1	Client 2
How long could you go without income?	☐ < 1 month ☐ 1-3 months ☐ 3-6 months ☐ > 6 months	☐ < 1 month ☐ 1-3 months ☐ 3-6 months ☐ > 6 months
How would you fund this?		

	Client 1	Client 2
Amount of income to be covered	$	$
Superannuation to be covered?	☐ Yes ☐ No	☐ Yes ☐ No
Desired features		
Waiting period		
Benefit period		
Other: (e.g. automatic indexation, super contribution)		
Agreed or indemnity?	☐ Agreed ☐ Indemnity	☐ Agreed ☐ Indemnity
Do you undertake any dangerous or hazardous activities?	☐ Yes ☐ No	☐ Yes ☐ No
Provide details		

Notes:

Referral

Who referred you to us?

Third Party Involvement

Accountant

Name		Relationship	
Phone		Company	
Address			

Lawyer/Solicitor

Name		Relationship	
Phone		Company	
Address			

Doctor

Name		Relationship	
Phone		Company	
Address			

Other

Name		Relationship	
Phone		Company	
Address			

Do you require consultation with or input from any of the above people in your financial decision making process? e.g. partner, family member etc.

☐ Yes ☐ No

Risk and Investment Profile

In order to recommend investments that are suitable to your goals and needs, we need to find out more about how you feel about certain aspects of investments and returns. We use a tool called a risk profile to assist in recommending the right mix of assets for you.

Questions 1.1 to 1.4 have already been addressed within this Financial Needs Analysis.

2.1	I usually get what I want in life.	Client 1	Client 2
	Strongly agree		
	Tend to agree		
	Neither agree nor disagree		
	Tend to disagree		
	Strongly disagree		

2.2	If I do not succeed on a task, I tend to give up.	Client 1	Client 2
	Strongly agree		
	Tend to agree		
	Neither agree nor disagree		
	Tend to disagree		
	Strongly disagree		

2.3	I never try anything that I am not sure of.	Client 1	Client 2
	Strongly agree		
	Tend to agree		
	Neither agree nor disagree		
	Tend to disagree		
	Strongly disagree		

2.4	A person can get rich by taking risks.	Client 1	Client 2
	Strongly agree		
	Tend to agree		
	Neither agree nor disagree		
	Tend to disagree		
	Strongly disagree		

2.5	Persistence and hard work usually lead to success.	Client 1	Client 2
	Strongly agree		
	Tend to agree		
	Neither agree nor disagree		
	Tend to disagree		
	Strongly disagree		

3.1	When considering taking financial risks, how do you view yourself?	Client 1	Client 2
	A very low risk taker		
	A low risk taker		
	A moderately low risk taker		
	An average risk taker		
	A moderately high risk taker		
	A high risk taker		
	A very high risk taker		

3.2	Which of the following statements best describes your investment knowledge and understanding when considering investment?	Client 1	Client 2
	I have profited from investing in shares and managed funds based on my own research and knowledge		
	I have invested in shares and managed funds and I have gained a significant amount of knowledge through this experience		
	I have invested in shares and managed funds in the past and I have gained some knowledge through this experience		
	I have had investments in shares and managed funds without gaining much knowledge in this area		
	I have never invested in shares or managed funds and I have virtually no knowledge in this area		

3.3	Investment is too difficult to understand.	Client 1	Client 2
	Strongly agree		
	Tend to agree		
	Neither agree nor disagree		
	Tend to disagree		
	Strongly disagree		

3.4	I am more comfortable putting my money in a bank account than in the share market.	Client 1	Client 2
	Strongly agree		
	Tend to agree		
	Neither agree nor disagree		
	Tend to disagree		
	Strongly disagree		

3.5	Making money in shares and bonds is based on luck.	Client 1	Client 2
	Strongly agree		
	Tend to agree		
	Neither agree nor disagree		
	Tend to disagree		
	Strongly disagree		

3.6	The best way to reduce financial risk is to diversify.	Client 1	Client 2
	Strongly agree		
	Tend to agree		
	Neither agree nor disagree		
	Tend to disagree		
	Strongly disagree		

3.7	During times of higher inflation it can be more expensive to borrow money due to high interest rates.	Client 1	Client 2
	Strongly agree		
	Tend to agree		
	Neither agree nor disagree		
	Tend to disagree		
	Strongly disagree		

3.8	Many types of investments can fluctuate up and down in value. Financial services professionals state that you should be able to endure downturns in the value of your investments over short-term periods. Based on the answers below, by how much could your investment fall in value over a short-term period before you feel uncomfortable?	Client 1	Client 2
	I would be uncomfortable with any fall in the value of my investments		
	Up to a 5% fall in value		
	Up to a 10% fall in value		
	Up to a 25% fall in value		
	Up to a 33% fall in value		
	Up to a 50% fall in value		
	A fall in value of more than 50%		

4.1	When you have made a significant financial decision, which of the following best describes how you usually feel after making such a decision.	Client 1	Client 2
	Very pessimistic		
	Somewhat pessimistic		
	Neither pessimistic nor optimistic		
	Somewhat optimistic		
	Very optimistic		

4.2	If you were confronted with a significant financial decision in relation to an investment, would you be more concerned about the potential losses or the potential gains?	Client 1	Client 2
	Always the potential losses		
	Usually the potential losses		
	Equally concerned about the losses and gains		
	Usually the potential gains		
	Always the potential gains		

4.3	If you have ever invested a significant amount of money into an investment that fluctuates up and down in value, how did it make you feel when the investment fell in value?	Client 1	Client 2
	Highly anxious		
	Moderately anxious		
	Slightly anxious		
	Not worried at all		
	I have never invested in this type of investment		

4.4	When financial decisions you have made in the past have not turned out to be as successful as you had planned, which of the following statements best describes how you felt?	Client 1	Client 2
	Highly anxious		
	Moderately anxious		
	Slightly anxious		
	Not worried at all		

4.5	If you have ever borrowed money to make an investment other than your home, what type of investment was it?	Client 1	Client 2
	An investment property		
	Managed Funds		
	Shares		
	A mix of two or more of the above		
	I have never borrowed to invest in any of these investments		

4.6	Based on your answer to question 4.5, how did borrowing to invest make you feel?	Client 1	Client 2
	Very stressed		
	Somewhat stressed		
	Did not concern me		
	Confident		
	Excited		
	Not applicable		

5.1	Suppose you unexpectedly inherited a large sum of money, you are debt free and wanted to invest the money for your future. Which of the following investments would you consider most appropriate?	Client 1	Client 2
	Invest the majority in cash and term deposits		
	Invest the majority in real estate		
	Invest the majority in shares		
	A mix of two or more of the above		
	Spend it all		

5.2	Suppose that two years ago you purchased shares in a company that was recommended to you by experts due to the future business prospects of that company. After a two year period of the share market in a downward trend (a bear market) the shares of the company were trading at a lower price than what you paid for them. You subsequently receive expert advice that confirms that even though the share price is lower due to the share market conditions over the last two years, the future prospects of the company are even stronger than previously advised. Given that your shares in this company are already trading at a loss, would you buy more shares in this company based on the latest expert advice?	Client 1	Client 2
	Definitely not		
	Probably not		
	Not sure		
	Probably		
	Definitely		

5.3	A retirement income stream provides regular income usually in the form of a pension payment and is generally purchased using your savings and superannuation benefits. Retirement income streams come in many forms and vary as to the level of flexibility and control that a person has over the income stream, the underlying investment and whether or not your beneficiaries will receive the remaining value of your investment in the event of your death. Assume you invested your life savings into a retirement income stream, what are the features that would be the most important to you?	Client 1	Client 2
	Ability to access your capital at any time and retain control over the investment strategy, however the income stream would not be guaranteed for life		
	Receiving a lower less flexible income stream that is guaranteed to last the life-time of you and your partner with no residual value paid to your estate in the event of your deaths		
	Do not have a preference		

5.4	Investment gearing is the process of borrowing money to invest, although gearing can increase the potential return significantly and often provide taxation benefits; it also significantly increases the level of risk. Suppose a financial planner recommended that you borrow money to invest in a portfolio of managed funds and shares, which of the following would best describe your reaction?	Client 1	Client 2
	I would see this as an opportunity to significantly increase my wealth and would not be concerned about the increased risk		
	I would consider the opportunity but would feel uneasy about the increased risk		
	I would never agree to borrow money to invest as I consider the risk too high		

5.5	One of the major aspects of financial planning is to organise your financial affairs to minimise the impact of taxation and maximise any available government benefits, such as the age pension or similar benefit. After organising your financial affairs in this way, a change in legislation could leave you in a worse position or no better off. In consideration of this issue, would you organise your affairs in this way in order to qualify for a government benefit or to minimise taxation, and bear the risk that the legislation may change?	Client 1	Client 2
	I would not take a risk if there were any chance that legislation could change and leave me in a worse position		
	I would take a risk if there was a relatively low chance that the legislation could change leaving me in a worse position		
	I would only take a risk if there was at least a 50% chance or greater that I would be in a better position		

5.6	Suppose that you have set an objective to retire at a particular age and have also determined the lifestyle you require in retirement. Your financial planner has advised you that in order to achieve the lifestyle you require in retirement at the specified age, you will need to make investments of a higher risk than you would normally feel comfortable with. Which of the following options would you feel most comfortable with?	Client 1	Client 2
	I would rather take a higher risk investment than alter my retirement objectives		
	I would rather take a combination of higher risk investment as well as altering my retirement objectives		
	I would rather alter my retirement objectives than take any more risk		

Client Investment Profiles

Conservative: 15% Growth/ 85% Defensive Assets
This suits investors with a minimum two-year timeframe or those that seek a portfolio comprising mainly of interest bearing assets. This portfolio suits investors who give a high priority to the preservation of capital and are therefore willing to accept lower potential investment performance, hence the 85 percent exposure to income assets (cash and fixed interest).

Moderately: 30% Growth/ 70% Defensive Assets
This suits investors with a minimum three-year timeframe or those who primarily seek income with some potential for capital growth. This portfolio also suits investors seeking a low level of investment value volatility, and therefore willing to accept lower potential investment performance, hence the 70 percent exposure to income assets (cash and fixed interest).

Balanced: 50% Growth/ 50% Defensive Assets
This suits investors with a minimum five-year timeframe or those who seek both income and capital growth. This portfolio suits investors who desire a modest level of capital stability but are willing to accept moderate investment value volatility in return for commensurate potential investment performance, hence the 50.0 percent exposure to growth (shares and listed property) and 50 percent exposure to income (cash and fixed interest) assets.

Growth: 70% Growth/ 30 Defensive Assets
This suits investors with a minimum seven-year timeframe or those who are willing to accept higher levels of investment value volatility in return for higher potential investment performance. Some capital stability is still desired, but the primary concern is a higher return, hence the 70 percent exposure to growth assets (shares and listed property).

Aggressive: 85% Growth/ 15% Defensive Assets
This suits investors with a minimum nine-year timeframe or those who are willing to accept high levels of investment value volatility in return for high potential investment performance. The 85 percent exposure to growth assets (shares and listed property) means that capital stability is only a minor concern.

Very Aggressive: 100% Growth Assets
This suits investors with a minimum ten-year timeframe or those who are willing to accept very high levels of investment value volatility to maximise potential investment performance. The 100 percent exposure to growth assets (shares and listed property) means that capital stability is not a consideration.

Risk and Investment Profile

Asset Class	Conservative	Moderate	Balanced	Growth	Aggressive	Very Aggressive
Growth Income Split % (Growth / Income)						
Growth Assets	15	30	50	70	85	100
Income Assets	85	70	50	30	15	0
Minimum investment time frame	2 years	3 years	5 years	7 years	9 years	10 years
Range of annual gross returns 1 year	-2.1 to 13.7%	-4.9 to 17.5%	-10.3 to 24.4%	-16.4 to 32.0%	-21.2 to 37.9%	-26.0 to 43.8%
Expected 10 year returns	3.3 to 8.3%	2.8 to 9.9%	1.6 to 12.5%	0.1 to 15.4%	-1.0 to 17.7%	-2.2 to 19.9%
Expected probability of negative return over any single year	3% 1 in every 33 to 34 years	7.3% 1 in every 13 to 14 years	14.8% 1 in every 6 to 7 years	20.4% 1 in every 4 to 5 years	23.4% 1 in every 4 to 5 years	25.6% 1 in every 3 to 4 years
Benchmarks						
Cash / Aus. Fix interest / Int'l Fix interest / Aus Listed Property / Int'l Listed Property / Aus Equity / Int'l Equity						
Cash	36	30	20	12	6	0
Australian Fixed interest	28	23	18	12	6	0
International Fixed interest	21	17	12	6	3	0
Australian Listed Property	4	8	10	8	8	8
International Listed Property	0	0	0	3	3	4
Australian Equity	5	9	16	23	30	41
International Equity	6	13	24	36	44	47
Risk Profile Outcome *	☐ ☐	☐ ☐	☐ ☐	☐ ☐	☐ ☐	☐ ☐
Agreed risk profile/asset allocation	☐ ☐	☐ ☐	☐ ☐	☐ ☐	☐ ☐	☐ ☐

Sourced from Morningstar 2014
Actual allocation may be 10% either side of this benchmark depending on current, economic and personal circumstances.
Note that past performance is not an indication of future performance.
*Note to Adviser - You must enter the responses into the Risk Profile Tool to obtain the outcome.

Investment Concerns

Did you discuss any changes to the client's risk profile? ☐ Yes (provide details) ☐ No

Time frame	Super		Non-super	
1 - 3 years	☐	☐	☐	☐
3 - 5 years	☐	☐	☐	☐
5 - 7 years	☐	☐	☐	☐
7+ years	☐	☐	☐	☐

Would you like your superannuation and non-superannuation money invested in the same manner? ☐ Yes ☐ No (provide details)

	Client 1		Client 2	
How would you like your Investment fund manager and asset allocations to be managed?	☐ Active	☐ Passive	☐ Active	☐ Passive
How would you like your Superannuation fund manager and asset allocations to be managed?	☐ Active	☐ Passive	☐ Active	☐ Passive
Would you like your investments to be administered and reported by a third party?	☐ Yes	☐ No	☐ Yes	☐ No

How often would you like your investments reported? We require this information to determine the level of active management by us.

Are there any specific investments that you wish to have? ☐ Yes (provide details) ☐ No

Are there any investments you would like to avoid? ☐ Yes (provide details) ☐ No

Did you have any specific discussions regarding client preference surrounding inflation, social security, tax, security of capital, liquidity and income needs? ☐ Yes (provide details) ☐ No

Privacy Acknowledgement and Consent

In this document 'We', 'Us' and 'Our' refer to: Matrix Planning Solutions Limited ("Matrix"), and its representatives. Matrix can be contacted by writing to Level 12, 20 Bond Street, Sydney, NSW, 2000 or by telephone on 1300 663 334.

'You' and 'Your' refer to: the person whose information we collect and hold in order to give advice about financial products and services.

Collection of personal information

We collect personal information about you so we can advise you about financial products and services, credit products and services, administer our relationship with you and to provide you with information on other services we provide such as sending you educational information and materials relating to the financial planning and credit services. The personal information we collect from you will depend on the advice involved, but includes your name, address, contact details, business details, financial information, estate planning details, and in the case of an application for life insurance, medical and lifestyle information.

The law can also require or authorize us to collect personal information. The Anti-Money Laundering and Counter-Terrorism Financing Act requires us to identify persons who open or operate accounts. We collect your tax file number in accordance with guidelines issued under the Privacy Act. Under the Family Law Act, we are required to provide your superannuation details as ordered by the court for the purpose of superannuation splitting between the parties.

On some occasions, we may need to obtain your personal information from a third party such as your accountant with your consent.

Organisations to which this policy applies

We are permitted by the Privacy Act to disclose personal information (other than sensitive information) to the following entities:

- Prospera Pty Ltd (ABN 86 106 749 231). Matrix Advisers may formulate financial planning strategies using the Prospera software.
- ClearView Group, including ClearView Life Assurance Limited (ABN 12 000 021 581), ClearView Life Nominees Pty Limited (ABN 37 003 682 175) and ClearView Financial Management Limited (ABN 99 067 544 549).

These companies are also bound by the Privacy Act in relation to the use and disclosure of your personal information.

Other disclosures

Personal information may be disclosed:

- If you apply for or have life insurance: the insurer, claims investigators, medical practitioners, reinsurers, and insurance reference agencies. If sensitive information about you (including health information) is collected for the purpose of an application for life insurance, that sensitive information will only be used for that purpose or as otherwise allowed by law.
- If you apply for or have superannuation or managed investments: external product providers into which you might direct some of your investment, other product providers to which your investment might be transferred, fund administrators and fund trustees.
- AUSTRAC the government agency who oversees Anti Money Laundering and Counter Terrorism: we are required to validate your identity; and to collect and provide details of certain transactions and entities where we hold reasonable suspicion of reportable suspect matters.
- Product or service providers who have an obligation to disclose information to the Australian Tax Office (ATO) where the ATO has agreements to share information with overseas tax authorities.
- Credit Reporting or information verification bodies as required by law.
- Under the Family Law Act, we are required to provide your superannuation details as ordered by the court for the purpose of superannuation splitting between the parties.

In all circumstances where we contract with others to provide services to us, and these contractors have access to your personal information, confidentiality agreements will apply. Personal information may only be used by our contractors for our purposes.

We may be allowed or obliged to disclose information by law. e.g. under Court Orders or Statutory Notices pursuant to taxation or social security laws.

We will only disclose personal information to third parties for the purposes of assisting you with financial planning and credit assistance advice and services (primary purpose). We will not release your information for any other purpose unless permitted by the Privacy law and with your consent.

You need to provide us with accurate and relevant information

If you provide us with incomplete or inaccurate information, the advice we give you may be incomplete or inappropriate or we may not be able to arrange the products or services you are seeking.

Disclosing personal information to overseas recipients

Generally we do not disclose your personal information to overseas recipients, except where our Adviser's use customer relationship management tools for storing information, which are typically located in the United States of America. We take reasonable steps to ensure that overseas recipients have secure processes in place to protect your information against unlawful access.

Access

You may (subject to permitted exceptions) access your information by contacting the Compliance Manager in writing: Matrix Planning Solutions Limited, PO Box Q1493, QVB, NSW, 1230. We may verify your identity when we receive such requests. Depending on the nature of the information request, we may charge you for providing this service.

More Information

For more information about our policies on privacy, please read our Privacy Policy, which can be obtained upon request from your Adviser and located on our website: **www.matrixplan.com.au > Privacy, Site Disclaimer and Complaints.** It includes information about how you can access and correct your personal information and how you can complain about a breach of privacy law, and how we will deal with complaints.

Client Acknowledgement and Consent

Please tick the applicable boxes

Combined Financial Services & Credit Guide

☐ I/We have received the Combined Financial Services and Credit Guide Version _____

Date provided: / /

Privacy and Consent

☐ I/We acknowledge and consent to the use, storage and disclosure of our personal information in accordance with Matrix Privacy Policy. We will inform any other affected individual (such as a spouse, partner, business associate, beneficiary or dependant) that we have provided information about them and that we will provide them with the FSG/CG of our adviser. A copy of this Client Acknowledgement and Consent form will be provided to them and will advise them that their information was collected for the purpose of our adviser providing us with the financial/credit advice requested.

Risk Profile

☐ I/We have confirmed our Risk Profile as current. Our profile has been fully explained and we have understood the characteristics and implications associated with the chosen risk profile.

Limited Personal Information Warning

☐ If you have chosen not to provide all information requested by your Adviser, you must understand that appropriate advice may not be able to be given and you risk making a financial commitment to a life product or investment product that may not be in your best interest.

Acknowledgement

☐ I/We confirm that the details recorded in this Financial Needs Analysis are correct and reflect our true personal and financial position. Please prepare a financial plan for our consideration.

Electronic Receipt of Information

☐ I/We confirm that we have access to a computer and the internet and would like to receive financial & credit services disclosure documents, fee disclosure statements, investment and loan statements, Product Disclosure Statements, education material, client newsletters and any changes and updated information that may be relevant to us in an electronic format. We have provided our email address for this purpose.

Scope of Advice

☐ I/We confirm that we have discussed our objectives with our Adviser and that the scope of advice has been agreed in line with these objectives.

Tax File Number Declaration

☐ I/We give permission for our Adviser to retain our Tax File Number for financial planning purposes.

You are not required to provide us with your TFN and it is not an offense if you choose not to do so. If you do not provide us with your TFN and you wish to quote your TFN on the applicable forms, you will need to bring your TFN with you whenever you complete these application forms

Tax File Number _____ Tax File Number _____

We agree to a plan fee of $..... incl GST Or Please refer to Terms of Engagement or Service Agreement

	Client 1 or Power of Attorney	Client 2 or Power of Attorney
Signature		
Date	/ /	/ /

Adviser signature		Date	/ /
Adviser name			

Notes

Notes

Client Authorisation

Adviser Details

I/We_____:

☐ Hereby request and instruct that all relevant information on my/our investments/superannuation/ insurance or other financial information be released to

_____

and their staff, Authorised Representative of Matrix Planning Solutions Limited, AFSL & ACL No. 238256.

☐ Hereby request that all relevant documentation to act on my/our behalf be sent to:

_____

☐ Hereby request that the servicing adviser on my accounts be transferred immediately to:

_____

Please accept a photocopy or facsimile copy of this letter as authority, as the original will stay on file.

Name		
Date of Birth	/ /	/ /
Address		
Fund Manager/Insurer and Account Number		
Fund Manager/Insurer and Account Number		
Signature		
Date	/ /	/ /

Matrix Planning Solutions Head Office Address Level 12, 20 Bond Street Sydney NSW 2000

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Address		
Fund Manager/Insurer and Account Number		
Fund Manager/Insurer and Account Number		
Signature		
Date	/ /	/ /

Matrix Planning Solutions Head Office Address Level 12, 20 Bond Street Sydney NSW 2000

Matrix Planning Solutions Limited, ABN 45 087 470 200, is a holder of an Australian Financial Services and Australian Credit Licence No. 238256 and is responsible for the services and advice given to you by your Adviser.

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Website: www.matrixplan.com.au

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MATRIX
PLANNING SOLUTIONS

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