

Pre-review Questionnaire

Private and Confidential

Client _____

Client _____

Adviser Wissam Abou-Eid _____

Address 83 Sydney Road, Coburg VIC 3058 _____

Important Notice to Clients

In order for us to assess the appropriateness of our current recommendations, we need to review any changes in your lifestyle goals and your current financial and personal circumstances. The information requested in this questionnaire is necessary to ensure any recommendations made as a result of our review remain appropriate to your needs.

Your answers to the following questions will help us understand the changes in your lifestyle goals and objectives and current financial position so that we can prepare a report on how you are tracking towards achieving your goals.

These questions should only take around 20 to 30 minutes to complete and should be returned to us or brought along to your appointment. If you experience any difficulties in completing this please don't hesitate to contact us.

Personal Information

Your Contact Details

Have there been any changes to your contact details? Yes No

If yes, please provide details

	Client 1	Client 2
Residential Address	_____	_____
	_____	_____
Postal Address (if applicable)	_____	_____
	_____	_____
Home Phone	_____	_____
Home Fax	_____	_____
Home E-mail	_____	_____
Mobile	_____	_____
Business Phone	_____	_____
Business Fax	_____	_____
Business E-mail	_____	_____
Preferred Contact	Home / Work / Mobile / E-mail	Home / Work / Mobile / E-mail
Do you wish to disclose your Tax File Number to your adviser?		Yes / No

Note: If you wish to disclose your Tax File Number, it will be necessary to complete and sign the "Option to Quote Tax File Number" document. Refer to Page 17 (Tick if completed)

Your Health

Has your health status changed since our last appointment? Yes No

If yes, please provide details.

	Client 1	Client 2
Do you have any health issues?	Yes / No	Yes / No
If yes, please provide details	_____	_____
	_____	_____
	_____	_____
Are you a smoker?	Yes / No	Yes / No

Your Dependants

Has there been any change in your dependants' details since our last appointment?

Yes No

If yes, please provide details

Name	Relationship	Date of Birth	Financially dependent?	Dependent Until Age
_____	_____	/ /	Yes / No	_____
_____	_____	/ /	Yes / No	_____
_____	_____	/ /	Yes / No	_____
_____	_____	/ /	Yes / No	_____

Your Employment

Has there been any change in your employment details since our last appointment?

Yes No

If yes, please provide details

	Client 1	Client 2
Employment Status	Full Time / Part Time / Casual	Full Time / Part Time / Casual
Employer	_____	_____
Position	_____	_____
Contact Details	_____	_____

Your Lifestyle Goals and Objectives

Have any of your Lifestyle goals and objectives changed since our last appointment? (Eg. Early retirement, owning your own business)

Your short term objectives (within the next 2 years)

Goals	Start Date	End Date	Estimated Costs
			\$
			\$

Your medium term objectives (2 to 5 years away)

Goals	Start Date	End Date	Estimated Costs
			\$
			\$
			\$

Your long term objectives (more than 5 years away)

Goals	Start Date	End Date	Estimated Costs
			\$
			\$
			\$

Discussion Points

Are there any topics of special importance to you that you would like to address during the appointment? For example; cashflow, taxation planning, superannuation, debt, insurance assessment, estate planning, social security entitlements, retirement planning. Please give details.

Have there been any changes to your plans for retirement since our last appointment? Please give details.

Financial Snapshot

Your Budget Planner - Estimated Expenses

Determining your regular expenses is an important step in identifying the level of income you need to support day to day living expenses and the gaps or surpluses to be explored further with your financial adviser. Please take the time to complete this as accurately as possible

The information on the next couple of pages will give us a snapshot of your current cash flow position.

Your Income

Before-tax income	Client 1	Client 2
Salary/wages/earnings (1)	\$ _____ per _____	\$ _____ per _____
Share dividends/ Managed Fund income	\$ _____ per _____	\$ _____ per _____
Other Investment Income	\$ _____ per _____	\$ _____ per _____
Other (eg. Inheritance)	\$ _____ per _____	\$ _____ per _____
Total Annual Before-tax income	\$ _____	\$ _____

Combined Annual Total
(Client 1 + Client 2)

\$ _____

(1) Where the client is **self employed** ie. directly or indirectly owns part or all of a business practice – earnings means the income of the business or practice generated by the personal efforts of the client after the deduction of their appropriate share of business or practice expenses in generating that income

Your Expenses

	Amount	Frequency (Wk, Mth, Qtr)	Yearly Total	Is this expense tax deductible?
Variable Expenses				
Food	\$ _____	_____	\$ _____	_____
Telephone	\$ _____	_____	\$ _____	_____
Electricity	\$ _____	_____	\$ _____	_____
Gas	\$ _____	_____	\$ _____	_____
Clothing	\$ _____	_____	\$ _____	_____
Chemist and Toiletries	\$ _____	_____	\$ _____	_____
Household Maintenance	\$ _____	_____	\$ _____	_____
Household Cleaning	\$ _____	_____	\$ _____	_____
Gardening costs	\$ _____	_____	\$ _____	_____
Petrol and oil	\$ _____	_____	\$ _____	_____
Motor vehicle maintenance	\$ _____	_____	\$ _____	_____
Commuting and travel	\$ _____	_____	\$ _____	_____
Total Variable Expenses			\$ _____	

	Amount	Frequency (Wk, Mth, Qtr)	Yearly Total	Is this expense tax deductible?
Fixed Expenses				
Mortgage repayments	\$		\$	
Other loan repayments	\$		\$	
Leasing or hire purchase costs	\$		\$	
Health insurance	\$		\$	
Property and contents insurance	\$		\$	
Life insurance	\$		\$	
Income Protection insurance	\$		\$	
Motor vehicle insurance	\$		\$	
Childcare or alimony	\$		\$	
Council rates	\$		\$	
Professional subscriptions	\$		\$	
Other (detail...)	\$		\$	
Total Fixed Expenses			\$	

	Amount	Frequency (Wk, Mth, Qtr)	Yearly Total	Is this expense tax deductible?
Discretionary Expenses				
Alcohol and tobacco	\$		\$	
Entertainment	\$		\$	
Newspapers and magazines	\$		\$	
Charities and gifts	\$		\$	
Total Discretionary Expenses			\$	
Total Expenses			\$	

Other Expenses

Please include any one-off, anticipated amounts this year (eg. Holiday, home renovations, new car etc.)

Item	Amount	Frequency (Wk, Mth, Qtr)	Yearly Total	Is this expense tax deductible?
	\$		\$	
	\$		\$	
	\$		\$	
Total other expenses			\$	

A Summary of your Assets and Liabilities

The following information will provide a snapshot of your current net worth position. Please include **all** details, not just new details, so that a snapshot of your **total** net position can be ascertained.

Please include all relevant details such as change of ownership and/or date of new purchase if applicable.

Non Financial Assets	Owner	Asset Value	Comments
Principal Residence	_____	\$ _____	_____
Home Contents	_____	\$ _____	_____
Non-income Producing Real Estate	_____	\$ _____	_____
Motor Vehicles	_____	\$ _____	_____
Boat/ Marine Equipment/ Caravan	_____	\$ _____	_____
Collectables/ Art	_____	\$ _____	_____
Other Pension Assessable Assets	_____	\$ _____	_____
Other	_____	\$ _____	_____
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____

Please include all relevant details such as change of ownership and/or date of new purchase if applicable

Liabilities	Lender	Owner	Loan Amount	Interest Rate	Loan Term	Repay Amount
Principal Residence	_____	_____	\$ _____	_____ %	_____	_____
Home Contents	_____	_____	\$ _____	_____ %	_____	_____
Investment Loan	_____	_____	\$ _____	_____ %	_____	_____
Car Loan	_____	_____	\$ _____	_____ %	_____	_____
Personal Loan	_____	_____	\$ _____	_____ %	_____	_____
Credit Cards	_____	_____	\$ _____	_____ %	_____	_____
Other	_____	_____	\$ _____	_____ %	_____	_____
_____	_____	_____	\$ _____	_____ %	_____	_____
_____	_____	_____	\$ _____	_____ %	_____	_____

Are you satisfied with you current debt management strategy?

Yes No

Comments:

Transactions

Only include details of investments that have been transacted without our knowledge since our last appointment

Investment Description	Owner	Current Value	Total no. of Units held	Date purchased/ redeemed	Purchase Price	Income Return
		\$			\$	%
		\$			\$	%
		\$			\$	%
		\$			\$	%

Comments:

Wealth and Income Protection

Only include details of insurance that has been purchased or cancelled without our knowledge since our last appointment

Insurance Description	Policy Owner	Life Insured	Sum Insured of Benefit	Date Commenced
			\$	
			\$	

Comments:

Estate Planning

Have you updated your Will or Power of Attorney since our last appointment?

Yes No

Are the Estate Planning goals outlined in your Statement of Advice still relevant?

Yes No

Tax Management

Are your Tax Management needs currently being addressed to your satisfaction?

Yes No

Risk Profile & Asset Allocation

I am happy with my current risk profile & asset allocation after previously completing a risk profile and discussions with my adviser.

Yes No

(If No please indicate why and complete questionnaire below.)

Determining Your Investment Risk Profile

When investing it is important that you consider the level of risk as well as the return on an investment in view of your circumstances and investment goals. Risk means different things to different investors. For some, investment risk means the likelihood of a loss of capital, while for others it is the level of volatility of an investment, or the risk of an asset not producing enough to live on.

This Investment Risk Profile questionnaire has been designed to assist you in making an investment decision. It asks some questions regarding your goals, time frames and comfort with investments to provide a guide to your investor profile. Your investor profile then determines a benchmark asset allocation for your investments. Please complete the questions below by choosing the answer which most closely describes you.

1. For how long would you expect most of your money to be invested before you would need to access it?

- Less than 12 months 10
- Between 1 and 3 years 20
- Between 3 and 5 years 30
- Between 5 and 7 years 40
- Longer than 7 years 50

Score

2. If you consider current interest rates what overall level of return (after inflation) do you reasonably expect to achieve from your investments over the period you wish to invest for?

- A reasonable return without losing any capital * 10 1-3% 20
- 4-6% 30 7-9% 40 Over 9% 50

Score

3. Assuming you had no need for capital, how long would you allow a poorly performing investment to continue before cashing it in (assuming the poor performance was mainly due to market influences)?

- You would cash it in if there was any loss in value* 0 Less than 1 year 10
- Up to 3 years 20 Up to 5 years 30 Up to 7 years 40
- Up to 10 years 50

Score

4. How familiar are you with investment markets?

- Very little understanding or interest 10
- Not very familiar 20
- Have had enough experience to understand the importance of diversification 30
- I understand that markets may fluctuate and that different market sectors offer different income, growth and taxation characteristics 40
- I am experienced with all investment classes and understand the various factors that may influence performance. 50

Score

5. There is generally a greater tax efficiency when investing in more volatile investments. With this in mind, which of the following would you be more comfortable with?

- Preferably guaranteed returns, ahead of tax-savings 10
- Stable, reliable returns with minimal tax savings 20
- Some variability in returns, some tax savings 30
- Moderate variability in returns, reasonable tax savings 40
- Higher variability but potentially higher returns, maximising tax savings 50

Score

6. What would your reaction be if six months after placing your investments, you discovered that due mainly to market conditions your portfolio had decreased in value by 20%?

- Horror – Security of your capital is critical and you do not intend to take risks.* 10
- You would cut your losses and transfer your funds to more secure investment sectors. 20
- You would be concerned, but would wait to see if the investments improve. 30
- This was a risk you understood – you would leave your investments in place expecting performance to improve. 40
- You would invest more funds to take advantage of the lower unit/share prices expecting future growth. 50

Score

7. Which of the following best describes your purpose for investing?

- You have an investment time frame of over 5 years. You understand investment markets and are mainly investing for growth to accumulate long-term wealth, or are prepared to use aggressive investments to provide income. 50
- You are not nearing retirement, have surplus funds to invest and are aiming to accumulate long term wealth from a balanced portfolio. 40
- You have a lump sum (eg inheritance or a superannuation rollover payment from your employer) and you are uncertain about what sort of investment alternatives are available. 30
- You are are nearing retirement and you are investing to ensure you have sufficient funds available to enjoy your retirement. 20
- You have some specific objectives within the next 5 years for which you want to accumulate sufficient funds. 20
- You want to provide a regular income and/or totally protect the value of your investment capital.* 10

Score

Your Score here determines your Investor Risk Profile. An explanation of the profile in relation to your score is detailed over page and will also be provided as part of your written recommendation.

Total Profile

* If you have answered this question and your total profile score is greater than 100, then detail in the notes below your preference for a greater return against your preference for the protection of your investment capital.

Investor Profile	Benchmark Asset mix**
Very Conservative “Cash” (0-100 Points) May be suitable for investors with a short-term investment horizon or a very low tolerance for risk, seeking a return similar to cash rates.	100% Cash
Conservative “Fixed Interest” (101-140 Points) May be suitable for investors with an investment horizon of at least 3 years and a low risk tolerance, seeking higher than cash returns over the investment timeframe.	100% Defensive
Moderately Conservative “Capital Stable” (141- 170 Points) May be suitable for investors with an investment horizon of at least 3 years and a low to moderate risk tolerance, seeking regular income and the opportunity for some growth over the investment timeframe.	70% Defensive 30% Growth
Moderate “Conservative Growth” (171-200 Points) May be suitable for investors with an investment horizon of at least 3-5 years and a moderate risk tolerance, seeking a mix of income and growth over the investment timeframe from a well-diversified portfolio. This strategy suits investors aiming for a return higher than what is likely from a portfolio dominated by defensive assets but who want lower volatility than what a share fund would likely generate.	50% Defensive 50% Growth
Assertive “Balanced” (201-250 Points) May be suitable for investors with an investment horizon of at least 5 years and a moderate risk tolerance, seeking more growth than income over the investment timeframe. This strategy suits investors aiming for a return higher than what is likely from a more defensive portfolio but who want lower volatility than what a share fund would likely generate.	30% Defensive 70% Growth
Moderately Aggressive “Growth” (251- 300 Points) May be suitable for investors with an investment horizon of at least 5-7 years and a moderate to high risk tolerance, seeking a high exposure to growth assets.	15% Defensive 85% Growth
Aggressive “Share” (301-350 Points) May be suitable for investors with an investment horizon of at least 7 years and high risk tolerance, comfortable with a share portfolio dominated by Australian and international shares.	100% Growth

** This demonstrates the benchmark Defensive/Growth asset mix for each investor profile. Defensive assets, such as cash and fixed interest are expected to grow at a slower rate over the longer term but are expected to experience less volatility. Growth assets, such as property and shares have historically grown at a rate greater than inflation over time and usually produce higher returns than defensive assets but can also demonstrate greater volatility in the short term.

Acknowledgement

I/ we hereby acknowledge that the concept of risk has been explained and that the above Investor profile is consistent with my/our risk requirements and profile.

Client Name (Print) _____

Signed: _____

Dated: _____

Client Name (Print) _____

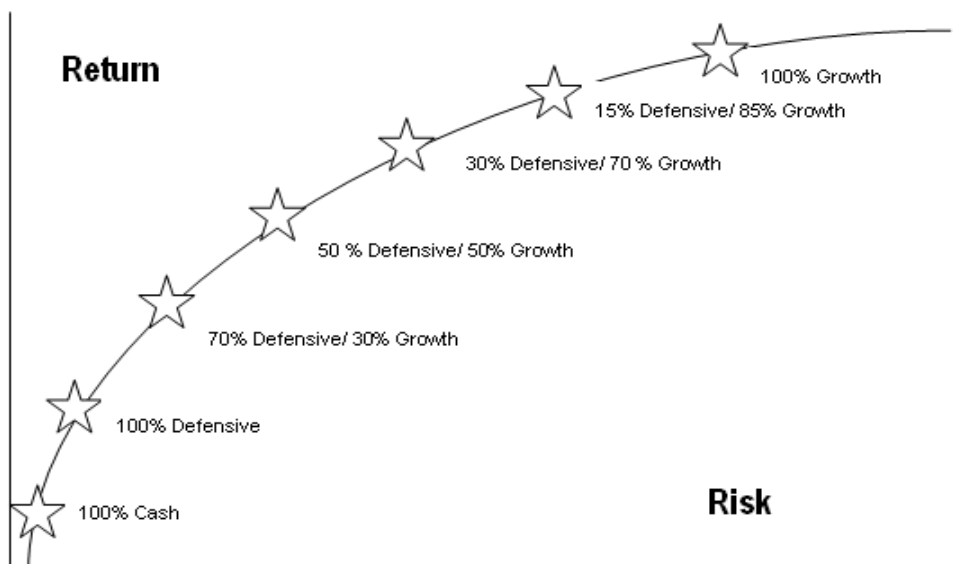
Signed: _____

Dated: _____

Risk & Return discussion tools

Having an understanding of what you want your investments to achieve is an important part of the financial planning process. You must be rational and ensure that your investments assist you in achieving your goals. To do this you must focus on **objective** and **time frame**.

Risk Profile: Spectrum of Return/Risk (for illustrative purposes)



Volatility of Asset Class Returns from 1993-2007 (15 Years)

Calendar Year	Cash %	Australian Fixed Interest %	International Fixed Interest %	Listed Property %	Australian Shares %	International Shares %
1993	5.4	16.3	14.7	30.1	45.4	23.8
1994	5.4	-4.7	-2.6	-5.6	-8.7	-8.1
1995	8.1	18.6	20.1	12.7	20.2	26.0
1996	7.6	11.9	10.7	14.5	14.6	6.2
1997	5.6	12.2	10.4	20.3	12.2	41.6
1998	5.1	9.5	10.4	18.0	11.6	32.3
1999	5.0	-1.2	0.9	-5.0	16.1	17.2
2000	6.3	12.1	10.1	17.9	4.8	2.2
2001	5.2	5.4	7.4	15.0	10.5	-10.0
2002	4.8	8.8	11.2	11.8	-8.6	-27.4
2003	4.9	3.0	5.6	8.8	15.0	-0.8
2004	5.6	7.0	9.0	32.2	27.9	9.9
2005	5.7	5.8	7.5	12.7	22.5	16.8
2006	6.0	3.1	3.9	34.1	24.5	11.5
2007	6.7	3.5	7.0	-8.4	16.2	-2.6
Best 1 year return	8.1	18.6	20.1	34.1	45.4	41.6
Worst 1 year return	4.8	-4.7	-2.6	-8.4	-8.7	-27.4
15 year average return	5.8	7.4	8.4	13.9	14.9	9.2

Indices Used

- S&P/ASX 300 Accumulation Index (All Ords before 14/2000)
- MSCI World ex Australia NET WHT
- S&P/ASX 300 Property Trusts Accumulation Index
- UBSA Composite Bond All Maturities Index
- UBSA 90 Day Bank Bill
- Citigroup World Government Bond Index Hedged AUD

Source: Mercer

*** Illustrative purposes only. It is important to note that past performance is no indication of future performance.**

Our Acknowledgments

Information in this form

The information provided in this form (Pre-review Questionnaire) is complete and accurate to the best of my/our knowledge (except where I/we have indicated that I/we have chosen not to provide the information).

I/We understand and acknowledge that by either not fully or accurately completing the Pre-review Questionnaire, any recommendation or advice given by the adviser in these circumstances may be inappropriate to my/our needs and that I/we risk making a financial commitment to a financial product that may be inappropriate for the needs identified.

Financial Services Guide

I/We have read and understood the Financial Services Guide Version _____ prior to obtaining financial planning services and/or recommendations.

Statement of Advice Preparation Fee

The fee for the preparation of the Statement of Advice has been set at \$ _____ and I/we authorise _____ to proceed on this basis.

Statement of Advice Related Documents Consent

Where required, your financial adviser will provide you with a Statement of Advice outlining the advice provided to you. Your initial and all future Statements of Advice will refer to various **Understanding Series documents (Documents)** that set out general information about investment fundamentals such as risk, return and diversification (if applicable) and the benefits, costs and risks associated with various strategies recommended to you.

Receipt of Documents(s) referred to in Statements of Advice

I confirm that:

I consent to receiving **Documents** referred to in Statements of Advice being made available to me electronically. In consenting, I acknowledge that:

- (i) I am able to access the Documents electronically; and
- (ii) If I wish to obtain a printed copy of the Documents I can contact my financial adviser who will provide these documents to me at no cost.

OR

I wish to obtain the **Documents** referred to in Statements of Advice in printed form.

Information and Privacy Agreement

I/We agree that:

1. Subject to the authorisation of the preparation of a Statement of Advice, I am/we are to receive the following financial planning services from the adviser named in this Pre-review Questionnaire["**planner**"] and understand that my/our personal information (including any sensitive information such as health information and membership of professional organisations ["**sensitive information**"]) is being collected primarily for these purposes:
 - retirement planning
 - estate planning
 - superannuation
 - investment planning
 - budgeting
 - managed investment schemes
 - life, trauma insurance and income protection insurance
 - gearing
 - direct equities

- instalment warrants
- banking including credit and debit products
- arranging for the acquisition and disposal of all relevant products of the type described above; and
- an ongoing review service for my/our investment portfolio or life insurance program.

Your adviser will only provide you with advice that your adviser is permitted to offer you.

- I/We also consent to the disclosure of my/our personal information (including my/our sensitive information):
 - to organisations involved in providing my/our adviser with marketing services and to their service providers (for example posting services), so that my/our adviser may offer me/us products and services that might meet my/our financial needs; and
 - to other organisations in connection with the sale or proposed sale of all or part of the adviser's business and to the use of that personal information by those organisations for those purposes.
- I/We also consent to the collection of my/our personal information for the purpose of my/our adviser providing the services stated above. This consent also relates to my/our sensitive information.
- If I/we have provided personal information about an individual (such as a partner, dependant, employer, or accountant) I/we have or will as soon as practicable, provide the individual with a copy of the Privacy Notification Statement (**PNS**) that was provided to me/us within the Financial Services Guide and make them aware that the PNS applies to their personal information that has been collected for the purpose of my adviser providing me/us with the financial advice I/we have requested.
- If I/we have provided sensitive information about someone else, I/we have or will obtain the consent of that person to that information being collected by my/our adviser and my/our adviser's service providers.
- I consent to the release of my personal information (including my sensitive information) to my spouse or partner.

Delete any item or consent in paragraphs 1 to 6 above which you do not agree with.

Client 1 Signature _____ Date / /

Client 1 Name _____

Client 2 Signature _____ Date / /

Client 2 Name _____

Adviser Signature _____ Date / /

Adviser Name _____

Option to Quote Tax File Number

Most investment and superannuation application forms request the applicant to provide their Tax File Number (TFN).

As you will be receiving ongoing service from **Apogee Financial Planning** we offer you the option of authorising **Apogee Financial Planning** to hold your TFN, and/or details of your exemption status, in our records.

The collection, use and disclosure of TFNs are strictly controlled by taxation and superannuation laws and the Privacy Act. As an authorised representative of **Apogee Financial Planning**, **Wissam Abou-Eid** is authorised to collect TFNs under the Income Tax Assessment Act 1997.

You are not required to provide us with your TFN and it is not an offence if you choose not to do so.

If you do not provide us with your TFN and you wish to quote your TFN on investment and/or superannuation application forms, you will need to bring your TFN with you when calling into our office to complete these documents.

Important Information

Investment Bodies

Investment bodies are authorised to collect TFNs under the Income Tax Assessment Act 1997. It is not an offence if you choose not to provide your TFN to an investment body. However, if you do not quote your TFN, or exemption status, tax will be deducted from your income distributions at the highest marginal rate.

Some persons/entities are exempted from the TFN quotation arrangements, if the exemption status is notified to the investment body:

<ul style="list-style-type: none">Persons receiving any part of an age, service, widow pension or other types of qualifying pension/benefit	<i>state type of pension/ benefit received.</i>
<ul style="list-style-type: none">Children under the age of 16, where the investment is NOT public company share/s and the income will be less than \$420 pa	<i>state age.</i>
<ul style="list-style-type: none">Entities not required to lodge income tax returns	<i>state reason not required to lodge return.</i>
<ul style="list-style-type: none">Non-residents	<i>state country of residence.</i>

Superannuation Bodies and Approved Deposit Funds

Superannuation Bodies and Approved Deposit Funds are authorised to collect TFNs under the Superannuation Industry (Supervision) Act 1993. It is not an offence if you choose not to provide your TFN, however, if you do not provide your TFN:

- you may pay more tax on your superannuation benefit than you have to (you will get a refund at the end of the financial year in your income tax assessment);
- your fund is generally required to reject your non-concessional (after-tax) contributions;
- your concessional (pre-tax including employer) contributions may be taxed at 46.5%; and
- it may be more difficult to find your superannuation benefits if you change address without notifying your fund, or to amalgamate any multiple superannuation accounts.

Your Election

Please tick ONE of the boxes below to indicate your choice of the options available. If you tick boxes 2 or 3, please record your TFN, and/or exemption status, at the bottom of this page.

1. I instruct **Apogee Financial Planning** NOT to hold my Tax File Number in their records.
2. I instruct **Apogee Financial Planning** to hold my Tax File Number in their records. I authorise **Apogee Financial Planning** or other recipients approved by **Apogee Financial Planning**, to disclose my TFN only to me.
3. I instruct **Apogee Financial Planning** to hold my Tax File Number in their records. I authorise **Apogee Financial Planning**, or other recipients approved by **Apogee Financial Planning**, to disclose my TFN, or exemption status, to me, the Australian Taxation Office and investment bodies:

Note: Apogee Financial Planning is not permitted to disclose your TFN to superannuation bodies; Approved Deposit Funds or assistance agencies.

I acknowledge that:

- I have read and understood the information above; and
- this authority will remain in force until cancelled by me in writing.

If signing under Power of Attorney, I hereby certify that I have not received notice of revocation of that Power.

Full name of client 1 (individual/entity)	
Full name of client 2 (individual/entity)	
Address	

Client 1 Signature		Company Seal (if applicable)
Client 2 Signature		

Client 1 Tax File Number:

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Client 2 Tax File Number:::

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My exemption status is (if applicable):