



WWW.CPWEALTH.NET.AU

CHALMERS PRIVATE WEALTH PTY LTD

REGISTERED OFFICES:

SHEPPARTON OFFICE:

60 RAILWAY PARADE
SHEPPARTON VIC 3630
(P) 03 5831 9000
(E) mail@cpwealth.net.au

ALBURY OFFICE:

SUITE 2,
497 SMOLLETT STREET
ALBURY NSW 2640
(P) 02 6067 2060
(E) mail@cpwealth.net.au

BENALLA OFFICE:

107 BRIDGE STREET
BENALLA VIC 3672
(P) 03 4811 5160
(E) mail@cpwealth.net.au

LICENSEE DETAILS:

CPW ADVISORY PTY LTD
ABN 66 644 663 758 AFSL 527159
Australian Financial Services Licensee
Registered Office at 60 Railway Parade,
Shepparton VIC 3630

INVESTOR RISK PROFILE QUESTIONNAIRE

PRIVATE & CONFIDENTIAL

	Client 1	Client 2
Name		
Date of Profile		
Financial Adviser		
Scope of Investor Risk Profile	<input type="checkbox"/> Superannuation Only <input type="checkbox"/> Investment Only <input type="checkbox"/> Complete Financial Advice <input type="checkbox"/> Part of a Review	
For members of a couple, please select the most appropriate option:	<input type="checkbox"/> I have nominated Client 1 to answer on my behalf, as Client 1 is the primary decision maker in regard to investments etc. <input type="checkbox"/> We are answering jointly. <input type="checkbox"/> We would like our risk profiles to be determined on an individual basis.	

PURPOSE OF THIS DOCUMENT

The 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 of your investments.

This is an interactive PDF Form. Use your mouse or TAB to move over the spaces where you would like to fill out information or click on the check boxes to make a selection.

⚠ BEFORE YOUR START: please SAVE this form to your PC/Device FIRST, before making any changes. You will then need to send the SAVED file to us to ensure we get the data you input.

If you prefer, you can print the document, and fill it out manually.

Please complete this document to the best of your knowledge.

Once complete, please return the completed document to our office via email to **mail@cpwealth.net.au**.

PART 1: INVESTOR EDUCATION

WHAT IS RISK?

The meaning of risk can vary. For some it may mean the possibility of losing a portion of their investment due to market movements or a poor decision. For others it may mean not enough income is produced from the investment. Another measure of risk is the variability of returns over time known as volatility. Generally, risk can be viewed as the chance of failure in achieving objectives or goals.

Risk is part of investing. Importantly it can be measured and managed within an investment portfolio. Taking on some risk is necessary for higher returns. The main concern is to determine the appropriate level of risk for you. Taking on greater short-term risks may be necessary to receive the long-term returns needed to achieve your lifestyle goals and objectives.

Taking on too much may prove to be a mistake. Taking on too little may cause regret and failure to achieve the returns needed to meet your lifestyle goals.

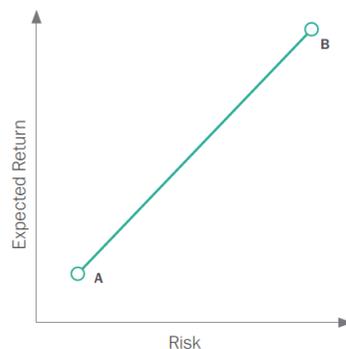
HOW DO YOU COPE WITH RISK?

It is important to understand the risks you may be exposed to and how they will impact your personal situation. Assessing risk and potential investment returns should be in the context of your goals and the time you have to achieve your objective

THE RELATIONSHIP BETWEEN RISK AND RETURN

Risk and return are closely related. In general, the higher the degree of risk associated with an investment, the higher the return required by investors to accept this risk. Low risk investments such as cash offer relatively low returns as a reflection of their greater security. This is called the risk/return trade-off.

The diagram below is a simple illustration of the risk/return trade-off. Investment A offers lower expected return with lower risk compared to investment B which offers higher expected return with higher risk.



All investments and asset classes have different levels of risks and expected returns. For example, low risk investments (**Defensive Assets**) like cash & fixed interest generally provide a lower return than high risk investments (**Growth Assets**) like shares and property over the long term but are unlikely to lead to a capital loss. High risk investments generally offer the potential of a higher return over the long term but there is a higher chance that high risk investments will be more volatile in the short term (leading to capital loss if investments are sold in the short term).

THE IMPORTANCE OF DIVERSIFICATION

One of the most effective means of reducing the effect of risk is to diversify your portfolio. This means not putting all your eggs in the one basket. No one type of security, asset class or investment manager provides the best performance over all time periods. So a range of investments should reduce the risk of each of the investments within a portfolio experiencing drops in performance at the same time. This is simply because one asset class or manager may perform well to counter the poor performance of another.

Diversification can be implemented in three distinct ways, by investing across different:

- **Asset classes** (e.g. cash, fixed interest, shares, property);
- **Markets & Regions** (e.g. across a wide range of countries, currencies, industries, and stocks);
- **Investment management styles** (as different manager styles tend to excel under different economic and market conditions).

ASSET ALLOCATION

Asset allocation is the proportion of your portfolio spread across a number of asset classes, markets and regions. The aim is to achieve a return for an acceptable level of risk by combining asset classes in a calculated way.

PART 2: INVESTOR RISK PROFILE QUESTIONNAIRE

Question	Client 1	Client 2	Score
1. What kind of risk taker would you describe yourself as?			
Low	<input type="checkbox"/>	<input type="checkbox"/>	10
Moderately Low	<input type="checkbox"/>	<input type="checkbox"/>	20
Average	<input type="checkbox"/>	<input type="checkbox"/>	30
Moderately High	<input type="checkbox"/>	<input type="checkbox"/>	40
High	<input type="checkbox"/>	<input type="checkbox"/>	50
2. When you think of the word "risk," what word best describes your thoughts?			
Excitement	<input type="checkbox"/>	<input type="checkbox"/>	50
Opportunity	<input type="checkbox"/>	<input type="checkbox"/>	40
Caution	<input type="checkbox"/>	<input type="checkbox"/>	30
Uncertainty	<input type="checkbox"/>	<input type="checkbox"/>	20
Danger	<input type="checkbox"/>	<input type="checkbox"/>	10
3. How do you manage when faced with an important decision?			
I enjoy being the decision maker	<input type="checkbox"/>	<input type="checkbox"/>	50
I am confident I will make the right decision	<input type="checkbox"/>	<input type="checkbox"/>	40
I wonder what the right decision is	<input type="checkbox"/>	<input type="checkbox"/>	30
I worry whether I will make the right decision	<input type="checkbox"/>	<input type="checkbox"/>	20
I prefer not to be the decision maker	<input type="checkbox"/>	<input type="checkbox"/>	10
4. When faced with a financial decision, what are you most concerned about?			
Always the possible gains	<input type="checkbox"/>	<input type="checkbox"/>	50
Usually the possible gains	<input type="checkbox"/>	<input type="checkbox"/>	40
Neutral	<input type="checkbox"/>	<input type="checkbox"/>	30
Usually the possible losses	<input type="checkbox"/>	<input type="checkbox"/>	20
Always the possible losses	<input type="checkbox"/>	<input type="checkbox"/>	10

(Office use only) Total Score Question 1-4			
---	--	--	--

Question	Client 1	Client 2	Score
5. Imagine you have received a significant amount of money that you do not need for any other purpose. How would you prefer to invest this money?			
I would keep it all in cash, term deposit or savings account with a guaranteed return, even if it's low.	<input type="checkbox"/>	<input type="checkbox"/>	10
I would invest some a higher interest investments and keep the rest in a guaranteed cash, term deposit or savings account.	<input type="checkbox"/>	<input type="checkbox"/>	20
I would split it evenly between fixed interest investments (including cash) and growth assets such as shares and property.	<input type="checkbox"/>	<input type="checkbox"/>	30
I would invest most of it in growth assets such as shares and property for potentially higher returns.	<input type="checkbox"/>	<input type="checkbox"/>	40
I would invest it all in high-risk, high-reward opportunities, aiming for the maximum possible return.	<input type="checkbox"/>	<input type="checkbox"/>	50
6. How familiar are you with investment markets?			
Very little understanding or interest	<input type="checkbox"/>	<input type="checkbox"/>	10
Not very familiar	<input type="checkbox"/>	<input type="checkbox"/>	20
Have had enough experience to understand the importance of diversification	<input type="checkbox"/>	<input type="checkbox"/>	30
I understand that markets may fluctuate and that different sectors offer different income, growth and taxation characteristics	<input type="checkbox"/>	<input type="checkbox"/>	40
I am an experienced investor with all investment classes and understand the factors that may influence performance	<input type="checkbox"/>	<input type="checkbox"/>	50
7. For how long would you expect most of your money to be invested, before you would need to access capital?			
Less than 12 months	<input type="checkbox"/>	<input type="checkbox"/>	10
Between 1 and 3 years	<input type="checkbox"/>	<input type="checkbox"/>	20
Between 3 and 5 years	<input type="checkbox"/>	<input type="checkbox"/>	30
Between 5 and 7 years	<input type="checkbox"/>	<input type="checkbox"/>	40
Longer than 7 years	<input type="checkbox"/>	<input type="checkbox"/>	50
8. Are you likely to need access to the funds during the term of the investments? (For superannuation investors, please select No).			
Yes	<input type="checkbox"/>	<input type="checkbox"/>	-50
No	<input type="checkbox"/>	<input type="checkbox"/>	0

(Office use only) Total Score Question 5-8			
---	--	--	--

Question	Client 1	Client 2	Score
9. How would you react if your investment value dropped by 20%, six months after placing your investments?			
You would invest more funds to take advantage of the lower investment prices expecting future growth	<input type="checkbox"/>	<input type="checkbox"/>	50
You would leave your investments in place, expecting performance to improve, as this was a risk you understood.	<input type="checkbox"/>	<input type="checkbox"/>	40
You would be concerned, but would wait to see if the investments improve.	<input type="checkbox"/>	<input type="checkbox"/>	30
You would cut your losses and transfer your funds to more secure investment sectors.	<input type="checkbox"/>	<input type="checkbox"/>	20
You would move the entire investment to cash - security of your capital is critical and you do not intend to take risks.	<input type="checkbox"/>	<input type="checkbox"/>	10
10. What is the most aggressive investment you've ever made?			
Bank account	<input type="checkbox"/>	<input type="checkbox"/>	10
Own home	<input type="checkbox"/>	<input type="checkbox"/>	20
Investment property	<input type="checkbox"/>	<input type="checkbox"/>	30
Managed funds	<input type="checkbox"/>	<input type="checkbox"/>	40
Shares	<input type="checkbox"/>	<input type="checkbox"/>	50
11. Which of the following best describes your purpose for investing?			
You want to protect the value of your investment capital.	<input type="checkbox"/>	<input type="checkbox"/>	10
You have some specific objectives within the next 5 years for which you want to accumulate sufficient funds.	<input type="checkbox"/>	<input type="checkbox"/>	20
You are nearing retirement and you are investing to ensure you have sufficient funds available to enjoy your retirement.	<input type="checkbox"/>	<input type="checkbox"/>	20
You have a lump sum (e.g. inheritance or a superannuation rollover payment from your employer) and you are uncertain about what sort of investment alternatives are available.	<input type="checkbox"/>	<input type="checkbox"/>	30
You are not nearing retirement, have surplus funds to invest and are aiming to accumulate long term wealth from a balanced portfolio.	<input type="checkbox"/>	<input type="checkbox"/>	40
You have an investment time frame of over 5 years. You are mainly investing for growth to accumulate long-term wealth.	<input type="checkbox"/>	<input type="checkbox"/>	50

(Office use only) Total Score Question 9-11			
--	--	--	--

Question	Client 1	Client 2	Score
<p>12. Imagine you have set a goal to retire at a particular age and have also determined the lifestyle you would like in retirement. Your financial adviser informs you that, in order to achieve the desired lifestyle if you are to retire at that specific age, you would need to make investments of a higher risk than you would normally be comfortable with.</p> <p>Which of the following options would you feel most comfortable with?</p>			
I would rather alter my retirement goals than take on any more risk	<input type="checkbox"/>	<input type="checkbox"/>	10
I would take a combination of higher risk investments as well as altering my retirement goals	<input type="checkbox"/>	<input type="checkbox"/>	30
I would rather take a higher risk investment than alter my investment goals	<input type="checkbox"/>	<input type="checkbox"/>	50
13. Have you ever borrowed money to invest?			
Yes	<input type="checkbox"/>	<input type="checkbox"/>	50
No	<input type="checkbox"/>	<input type="checkbox"/>	0
14. How do you feel about borrowing money to invest?			
I am not willing to consider this option	<input type="checkbox"/>	<input type="checkbox"/>	10
I am concerned	<input type="checkbox"/>	<input type="checkbox"/>	20
I am open to this strategy	<input type="checkbox"/>	<input type="checkbox"/>	30
I am comfortable	<input type="checkbox"/>	<input type="checkbox"/>	40
I am very comfortable	<input type="checkbox"/>	<input type="checkbox"/>	50

(Office use only) Total Score Question 12 - 14			
---	--	--	--

NEXT STEPS

Please save and email your responses to: mail@cpwealth.net.au or return to our office prior to your next meeting.

We will review your responses and provide you with an indicative investor risk profile and target asset allocation.

Your responses are indicative only at this stage.

We will explore your responses in more detail, clarify any areas where further context is needed, and confirm whether the indicative profile accurately reflects your preferences and objectives.

If adjustments are required, we will work with you to refine the profile so that it aligns with both your desired long-term outcomes and your tolerance for short-term market movements. Once confirmed, this risk profile will form an important foundation for developing your personalised investment strategy.

If at any time you disagree with your profile, or you are not comfortable with the level of risk, it is vital that you advise us as soon as possible. This will enable us to re-assess your investments and the investment recommendations to ensure they are appropriate for you.

OFFICE USE ONLY

Complete the calculations below or enter the responses into CRM.

Total risk tolerance score Carefully add up scores based on the answers you selected.	Client 1 Score	Client 2 Score
Question 1-5		
Questions 6-10		
Questions 11-14		
TOTAL SCORE		

INDICATIVE INVESTOR RISK PROFILE OUTCOME

Total Score Range	Risk Profile	Client 1	Client 2
70 to 140	Cash Only (100% Cash)	<input type="checkbox"/>	<input type="checkbox"/>
141 to 220	Defensive (100% Fixed Interest)	<input type="checkbox"/>	<input type="checkbox"/>
221 to 310	Conservative (70% Defensive/30% Growth)	<input type="checkbox"/>	<input type="checkbox"/>
311 to 400	Moderate (50% Defensive/50% Growth)	<input type="checkbox"/>	<input type="checkbox"/>
401 to 480	Balanced (30% Defensive/70% Growth)	<input type="checkbox"/>	<input type="checkbox"/>
481 to 560	Growth (15% Defensive/85% Growth)	<input type="checkbox"/>	<input type="checkbox"/>
561 to 650	High Growth (100%)	<input type="checkbox"/>	<input type="checkbox"/>