



Client Data Sheet

Client - Personal details					
Title	Surname	Given Names	Preferred Name	Date of Birth	Age

Contact Details
Residential Address:
Suburb: State: Postcode:
Postal Address:
Suburb: State: Postcode:
Home Phone: Home Fax:
Work Phone: Work Fax:
Mobile:
Home Email:
Work Email:

Dependants				
Full name	Relationship	Date of birth	Age	Annual Income

Brian Love
B.Comm, CPA, ASIA, CFP,
MBA
Director

BJ LOVE PTY LIMITED
ABN 18 064 528 507
Trading as BJ Love & Co
Financial Services
Corporate Authorised
Representative #271477 for
RPC Consulting Pty Ltd

RPC CONSULTING PTY
LTD
ABN 47 003 786 721
holds an Australian
Financial Services
Licence #247212

BJ LOVE & CO
Portfolio Service

BJ LOVE & CO
Taxation Services

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by the Accountants
Scheme approved
under the Professional
Standards Act
(NSW) 1994





Background Information

1. What is the main reason for seeking advice?

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2. How would you describe your state of health?

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3. Any history of family health problems? Parents? Siblings?

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Other Information

Apart from the main reason you came to see me, what other goals or objectives do you have:

· in the short-term? (house, holiday, children, education, vehicles, etc.)

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· in the longer-term? (Retirement, lifestyle, income, estate, etc.)

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Basic Financial Details		
Non-investment assets	Client 1	Client 2
Family home		
Contents & personal effects		
Motor vehicles		
Caravan/boat/trailer		
Art/antiques/collectibles		
Non-investment home (holiday)		
Cash on hand/working accounts		
Other		
Other		
Total		

Liabilities/debts	Debtor	Lender	Amount borrowed	Still owed	Term	Rate	Payments
Home mortgage							
Other mortgage							
Motor vehicles							
Personal loans							
Other loans							
Other							
Investment loan							
TOTAL							

Additional notes:

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Non-investment income	Client 1	Client 2
Employer		
Job title		
Address		
Phone/Fax	/	/
Date commenced		
Outstanding days sick/annual/long service leave	/ /	/ /
Departure/retirement date		
Current (or final av.) salary:		
less Deductible expenses related to income		
Net income before tax		
Pension income		
Veterans income		
Other ()		
Other ()		
Total income before tax		
Is salary packaging available?		
.....		
.....		
.....		

Expenditure requirements (excluding debts, life insurance policies, superannuation or regular investments)	Client 1	Client 2
Household expenses		
Rent		
Clothing		
Electricity/gas/heating		
Phone		
Motor vehicle · Insurance · Registration · Running costs · Repairs & maintenance		
Medical/dental/pharmacy		
Rates		
Gifts		
Travel/holidays		
Clubs		
Education		
Entertainment		
Donations		
Accounting fees		
Other		
Other		
Other		
Total		
Additional notes:		



How much have you saved regularly?

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Are these expenses based on a tight or a comfortable budget?

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How much do you think you would need in retirement?

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Superannuation details - attach copies of statements

Fund	Owner	Start date	Life cover	Contributions	Current value

Additional notes:

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Termination payment/Rollover details - attach copies of statements				
Client				
Fund				
Current value				
Date received/to be received				
Components <ul style="list-style-type: none"> · concessional · pre-1983 · post-1983 taxed · post-1983 untaxed · undeducted component · preserved component 				
Balance as at 15-02-90				
Pension details				
Old RBM				
Notes/Details:*				
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Other termination payment details - attach any statements			
Redundancy	Invalidity	Leave pay	Long service
Years service:	Amount:	Days:	Pre-1978?
Value:		Amount:	Days:
			Amount:
Tax:		Tax:	Tax:



Current investments - including bank accounts & property

Type & name	Owner	Date purchased	Number of units	\$ invested	% income	% growth	Current value	Must keep Yes/No
Total								

1. What do you like most about your current investments?

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2. What do you like least about your current investments?

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3. What would you like to change about your current investments?

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Additional notes:

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Life insurance - attach copies of statements									
Insured	Owner	Type	Company	Start date	\$ premium	\$ cover	Surrender value	Projected date	Maturity value

Other insurances - details as appropriate	
Home & contents	
Motor vehicles	
Health	
Business/Key person	
Professional indemnity	
Travel	
Mortgage	
Workers compensation (WorkCover)	

Estate planning	Client 1	Client 2
Current will and location		
Executor		
Beneficiaries, guardians, age of entitlement		
Specific assets		
Share purchase agreements		
(Enduring) power of attorney		
Likely inheritance		
Additional notes:		
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How important is it to leave your children an estate?		
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To help determine your risk profile, please complete the following questionnaire:

1. Which of the following best describes your current situation?

- Single – few financial commitments and looking to accumulate wealth for the future
- Couple without children – enjoying life but want to start planning for the future (eg buying first home)
- Young Family – established financial commitments, don't have a lot of money but want to save more
- Mature Family – finances are under control, want to save more and are starting to consider funding retirement
- Preparing for retirement – thinking of downsizing home and strategies to release retirement funds
- Retired – depend on income from investments and keen to maintain your lifestyle

2. How long do you want to invest for?

- Less than 1 year
- 1-3 years
- 3-5 years
- Greater than 5 years

3. Do you plan to make withdrawals from this money during the term of your investment?

- Yes
- No

4. What is your primary investment objective?

- Retirement
- Buy new home
- Pay down debt
- Holiday
- Other _____

5. How would you classify your investment style to reach this investment objective?

- Long-term investment focus and will ride out the good and bad times
- Actively trade investments in the short-term to maximise gains
- Prefer an investment that has little or no fluctuations in value (minimal chance of loss)



6. What types of investments have you held in the past or do you currently hold?

- Cash Management Trust
- Australian shares
- International shares
- Managed funds
- Investment property
- Own home
- Geared investment

7. Are you an experienced investor?

- Very experienced – have used investments extensively in the past across different sector and understand the factors that can influence performance
- Somewhat experienced – have an understanding of how investment markets work and how returns can fluctuate
- Very little understanding – have not had a lot of experience

8. What is your attitude to risk?

- Risk does not bother me – I am prepared to weather a loss in investment value to get maximum returns
- Want to control the chance of getting a loss in value, in return for lower returns
- Don't want to lose in value of investment – have a strong need for security of capital

9. What type of returns best sum up what you are expecting?

- I am comfortable with an investment that has a 20% chance of a negative return, including in the first year of my investment, in return for higher long-term returns
- I am comfortable with an investment that has a 15% chance of a negative return, including in the first year of my investment, in return for moderately high long-term returns
- I am comfortable with an investment that has a low chance of a negative return, including in the first year of my investment, in return for lower long-term returns

10. What would you do if the value of your portfolio fell by 20%?

- Do nothing
- Sell all the investment
- Sell a portion of the investment
- Buy more of the investment

Risk & Return Profile

Generally, over the longer-term, potential returns on the more volatile share and property investments are higher than on the more stable internet-based investments.

Income Investment Strategy	Balanced Investment Strategy
Australian Equities - 0% to 35% International Equities - 0% Property - 0% to 35% Total Growth Assets - 0 to 35% Cash - 2% to 40% Fixed Interest - 30% to 60% Total Cash and Fixed Interest - 65% to 100%	Australian Equities - 30% to 60% International Equities - 0% to 30% Property - 30% to 60% Total Growth Assets - 70% to 98% Cash - 2% to 30% Fixed Interest 0 to 25% Total Cash and Fixed Interest - 2% to 30%
Suitable time frame: 1-2 years Risk: Low Returns: Low (CPI + 0.5%)	Suitable time frame: 3 - 5 years Risk: Medium Returns: Medium - High (CPI + 2.5%)
Income Property Investment Strategy	Growth Property Investment Strategy
Australian Equities - 0% to 30% International Equities - 0% to 10% Property - 35% to 70% Total Growth Assets - 35% to 70% Cash - 2% to 35% Fixed Interest 0% to 55% Total Cash and Fixed Interest - 30% to 65%	Australian Equities - 0% to 25% International Equities - 0% to 30% Property - 50% to 98% Total Growth Assets - 70% to 98% Cash - 2% to 30% Fixed Interest 0 to 25% Total Cash and Fixed Interest - 2% to 30%
Suitable time frame: 5 + years Risk: Low - Medium Returns: Low - Medium (CPI + 1.5%)	Suitable time frame: 5 + years Risk: Low - Medium Returns: Medium (CPI + 2%)
Income Equities Investment Strategy	Growth Equities Investment Strategy
Australian Equities – 35% to 70% International Equities – 0% to 10% Property - 0% to 30% Total Growth Assets - 35% to 70% Cash - 2% to 35% Fixed Interest 0% to 55% Total Cash and Fixed Interest - 30% to 65%	Australian Equities - 50% to 98% International Equities - 0% to 30% Property - 0% to 25% Total Growth Assets 70% to 98% Cash - 2% to 30% Fixed Interest - 0% to 25% Total Cash & Fixed Interest - 2% to 30%
Suitable time frame: 5 + years Risk: Medium Returns: Low - Medium (CPI + 1.5%)	Suitable time frame: 5 + years Risk: Medium - High Returns: High (CPI + 3%)



Agreed risk profile:

If you do not fit any of the above risk profiles, please complete your preferred asset allocation below:

Australian Shares%
International Shares%
Listed Property%
Australian Fixed Interest%
International Fixed Interest%
Cash%
Other%
Total	100%

Additional Notes

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Client Acknowledgement

The information provided in this Client Data Sheet is complete and accurate to the best of my/our knowledge. I/We understand that any investment made or policy purchased without the completion of a Client Data Sheet, or following a partial or inaccurate completion, may not be appropriate to my/our needs. I/We also understand that an investment made or a policy purchased which differs from that recommended by the Adviser may not be appropriate to my/our needs. I/We agree and accept the risk profile assessment and investment strategy. I/We also understand that an investment made or a policy purchased which differs from that recommended by the Adviser may not be appropriate for my/our needs. I/We appreciate that, in these circumstances, I/we may lose the right to seek compensation from the Adviser or its principal for any loss suffered by me/us as a consequence of incomplete or inaccurate information being provided. I/We also acknowledge that circumstances can change regularly and that I/we should elect to receive a regular periodic review from my/our adviser. I/We have read and understood the privacy information above. Furthermore, I/we acknowledge the following disclosure and disclaimer.

Disclosure

RPC Consulting Pty Limited and its employees and Authorised Representatives may have an interest in and/or receive commission (upfront and/or ongoing) from the investments or products recommended. Further commission details are set out in any written information supplied to you.

Disclaimer

Any recommendations advised are based on the information contained herein and current economic and investment markets. Economic and market conditions can change rapidly and the advice given is on the understanding that regular reviews of your investment portfolio (at least once a year) are necessary.

Client signature
Client name _____
Date _/_/___

Client signature
Client name _____
Date _/_/___

Adviser signature.....
Adviser name _____

Date _/_/___