

Authorised Representatives

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## 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.

1. How familiar are you with investment markets?			
	Score	Client 1	Client 2
Very little understanding or interest	1		
Not very familiar	2		
Have enough experience to understand the importance of diversification	3		
Understand that markets may fluctuate and that different market sectors offer different income, growth and taxation characteristics	4		
Experienced with all investment sectors and understand the various factors which may influence performance	5		

2. When you think of the term "investment markets", which of the following words comes to mind?			
	Score	Client 1	Client 2
Risky	1		
Complicated	2		
Unsure	3		
Potential	4		
Possibilities	5		

3. What level of risk or periods of poor returns would you be prepared to take in arranging your financial affairs?			
	Score	Client 1	Client 2
Very conservative, I will not take any risk of losing capital for any period of time	1		
Fairly conservative, preferring not to have negative returns but with a view to consistent returns	2		
Willing to take some risk of short term, negative performance to improve returns	3		
Willing to take reasonable amount of risk of short term, negative performance to improve returns	4		
Willing to take more risk of short term negative performance, than most to improve long term returns	5		

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<b>4. The greatest returns are generally obtained from more volatile investments. Which statement do you feel more comfortable with?</b>			
	<b>Score</b>	<b>Client 1</b>	<b>Client 2</b>
Preferably guaranteed returns	<b>1</b>		
Stable, reliable returns	<b>2</b>		
Some unpredictability in returns	<b>3</b>		
Moderate unpredictability in returns	<b>4</b>		
Greatest unpredictability but potentially higher returns	<b>5</b>		

<b>5. How long are you likely to continue with an investment strategy that is not meeting your expectations?</b>			
	<b>Score</b>	<b>Client 1</b>	<b>Client 2</b>
I would change it immediately	<b>1</b>		
Up to 6 months	<b>2</b>		
Up to 18 months after discussing concerns with my adviser	<b>3</b>		
Up to 3 years after discussing concerns with my adviser	<b>4</b>		
More than 3 years after discussing concerns with my adviser	<b>5</b>		

<b>6. Generally, when seeking higher long term returns from your investments, from time to time, you will also increase the likelihood of poor performance from time to time. Which of the following best describes your investment priorities?</b>			
	<b>Score</b>	<b>Client 1</b>	<b>Client 2</b>
Preservation of my current capital is my only objective	<b>1</b>		
Security of capital and consistent returns are more important than capital growth	<b>2</b>		
A balance of both investment income and capital growth returns are expected over the long term, accepting the possibility of short periods of poor performance from time to time	<b>3</b>		
Capital growth is more important than investment income returns over the longer term. I am comfortable with poor performance in the value of my investments over short periods	<b>4</b>		
Growing my assets substantially over the long term. I do not require income returns to support my living needs and accept that the value of my investment may fluctuate materially from year to year	<b>5</b>		

<b>7. Historically, the share market has experienced rapid rises and falls in value. What do you think you would do if your investment experienced a fall by as much as 30% in value in a very short period of time i.e. a year or less.</b>			
	<b>Score</b>	<b>Client 1</b>	<b>Client 2</b>
Sell the investment immediately	1		
Reduce holdings in the investment to limit any loss	2		
Do nothing	3		
Buy more of the investment	4		
Borrow money to buy more of the investment	5		

<b>8. Choose the most appropriate response to the following statement. I am willing to experience the ups and downs of the market for the potential of greater returns.</b>			
	<b>Score</b>	<b>Client 1</b>	<b>Client 2</b>
Strongly disagree	1		
Disagree	2		
Neither agree nor disagree	3		
Agree	4		
Strongly agree	5		

<b>9. Choose the most appropriate response to the following statement. My main concern is security. Keeping money safe is more important than earning higher returns.</b>			
	<b>Score</b>	<b>Client 1</b>	<b>Client 2</b>
Strongly disagree	5		
Disagree	4		
Neither agree nor disagree	3		
Agree	2		
Strongly agree	1		

<b>10. When it comes to investing, you would describe yourself as.....</b>			
	<b>Score</b>	<b>Client 1</b>	<b>Client 2</b>
Inexperienced; investing is a new experience for me	1		
Somewhat inexperienced; investing is fairly new to me	2		
Somewhat experienced; knowledgeable	3		
Experienced; knowledgeable of the factors that make investments go up and down	4		
Very experienced; knowledgeable of the factors that make investments go up and down	5		

11. How do you feel if your investments go down in value?			
	Score	Client 1	Client 2
Extremely concerned; it becomes the thing I think about most	1		
Very concerned; it becomes something I think about a lot	2		
Concerned; it comes to mind when I see or hear the media	3		
Not very concerned; it crosses my mind on occasion	4		
Indifferent	5		

12. Choose the most appropriate response to the following statement. My main concern is the effect of taxation on my investment.			
	Score	Client 1	Client 2
Not a major concern	1		
Tax effectiveness is good but not if I need to take higher risks	2		
Neither agree nor disagree	3		
Agree – taxation effects on investments are important	4		
Strongly agree taxation effects on investments are extremely important	5		

<b>SCORE TOTAL</b>		
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Score 12-19 **Conservative**  
Score 20-27 **Moderately Conservative**  
Score 28-44 **Balanced**

Score 45-52 **Growth**  
Score 53-60 **High Growth**

## Client Investment Profiles

**Conservative – Score 12-19** You are a Conservative investor to whom security of capital is of major importance, however, you may seek higher returns from investing in longer term fixed interest securities and may consider investing a minor portion of your funds into growth investments. Your profile will generally give rise to high income and some capital growth. Your return will be low and consistent compared with other portfolios. Your ideal asset allocation would fall within the range of your risk profile listed on the following page, depending on your score.

**Moderately Conservative – Score 20-27** You are a Moderately Conservative investor who cautiously desires capital stability and are willing to increase your investment potential by investing in some growth assets such as shares. You accept the low possibility of a negative annual return, which may occur approximately once every seven to ten years. Your ideal asset allocation, would fall within the range of your risk profile listed on the following page, depending on your score.

**Balanced – Score 28-44** You are a Balanced investor who desires a prudent balance of income and growth. You do not wish to see all of your capital eaten away by tax and inflation and are prepared to take a small short term risk in order to gain longer term capital growth and accept a higher possibility of a negative annual return, that may occur once in every six to seven years. Your ideal asset allocation would fall within the range of your risk profile on the following page, depending on your score.

**Growth – Score 45-52** You are a Growth investor who aggressively seeks to maximise long term capital growth investing mostly in growth assets. You remain cautious towards taking high levels of long term risks. However your general understanding of the investment market enables you to feel comfortable with short term risk. You accept the possibility of a negative annual return that may occur once every four to five years. Your ideal asset allocation would fall within the range of your risk profile listed on the following page, depending on your score.

**High Growth – Score 53-60** You are a High Growth investor who aggressively seeks to maximise long term capital growth, by investing predominantly in growth assets. You are well aware of the heightened potential for capital loss in the short term and accept the higher risk of a negative return, that may occur once every three to four years. Your ideal asset allocation would fall within the range of your risk profile listed on the following page, depending on your score.