



# Personal Financial PROFILE CONFIDENTIAL

Personal Financial Advisory Services provided on behalf of Mainview Securities, *trading as* The Hudson Institute, ABN 18 078 484 456, Australian Financial Services Licence No. 241177

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## Important Notice

### No advice can be given without the completion of this form

It is a requirement of our Financial Services Licence, which is issued by the Australian Securities and Investment Commission (ASIC), to ensure that we know your situation before giving any financial advice. The information contained within will allow your Financial Adviser to **tailor financial advice for your individual situation, your risk profile and your goals.**

Completing the information will also assist you to clarify your financial situation and prepare your records for a detailed financial review. The PFP is a confidential document and this information is stored in a secure area. It is only available to your Financial Adviser and is not used for any purpose other than supporting you with your financial planning.

**Please return your completed form to the Reply Paid postal address or to the fax number above.** If you have received this form electronically you must print it out and sign it before sending it to us by mail or by fax.

#### Privacy Statement

Your Authorised Representative will collect personal and possibly sensitive information from you for the purpose of identifying and reviewing your financial and lifestyle objectives to enable the delivery of financial services and advice. The information you provide and any recommendations made will be kept on file. We may need to disclose your personal information to other parties. Typically, these parties are fund managers, life companies, related entities and other licensees. If you wish to examine your file, it is available on request.

#### Limited Information Warning

Mainview Securities Pty Ltd, *trading as* The Hudson Institute, accepts no liability for any advice given on the basis of inaccurate or incomplete information supplied by the client. Where information has not been provided I/we risk receiving advice that may not be appropriate to my/our overall needs and objectives.

**Name/s:** .....

**Membership number:** .....

# P E R S O N A L D E T A I L S

	MEMBER 1	MEMBER 2
	Name: _____	Name: _____
Full name:		
Relationship:		
Postal address:		
Telephone:	(H) (W) (M)	(H) (W) (M)
Email address:		
Date of birth:		
Occupation:		
Employer's name:		
Date of commencement with employer:		
Proposed retirement date (if known):		
Children:	Number:                  Age/s:	
Are you currently working with a Financial Planner/Adviser outside Hudson?		Yes / No
Comments:		

# I N S U R A N C E D E T A I L S

MEMBER ONE				
	Company	Level of cover	Premium	Renewal date
Life Insurance:			\$	/ /
Income protection:			\$	/ /
TPD Insurance:			\$	/ /
Trauma Insurance:			\$	/ /
MEMBER TWO				
Life:			\$	/ /
Income protection:			\$	/ /
TPD:			\$	/ /
Trauma:			\$	/ /

# M O N T H L Y I N C O M E

	MEMBER 1	MEMBER 2
Current salary (before tax)	\$	\$
Current take home salary (after all deductions)	\$	\$
Investment income	Rent: \$ Dividends: \$ Interest: \$ Other: \$	Rent: \$ Dividends: \$ Interest: \$ Other: \$
Pensions	\$	\$
Other (fees, commissions, gratuities etc.)	\$	\$
<b>TOTAL MONTHLY INCOME</b>	<b>\$</b>	<b>\$</b>
Comments:		

# M O N T H L Y E X P E N D I T U R E

Regular investment (e.g. 10% of income)	\$
Household expenses (food, power, rates etc.)	\$
Mortgage repayments / rent	\$
Car loan repayments	\$
Credit card payments	\$
Other loan repayments	\$
Insurance premiums	\$
Car and boat expenses	\$
Medical expenses	\$
Investment expenses (interest, land rates etc.)	\$
Education	\$
Clothing expenses	\$
Other discretionary spending (e.g. setting aside money for holidays, nights out etc.)	\$
Other	\$
<b>Total monthly expenses</b>	<b>\$</b>
<b>TOTAL SURPLUS / (DEFICIT)</b> (total monthly income minus total monthly expenses)	<b>\$</b>

# NON-INVESTMENT ASSETS

	Ownership (Name/Joint)	ESTIMATED VALUE		Ownership (Name/Joint)	ESTIMATED VALUE
Family home (PPR):		\$	Antiques/art:		\$
Motor vehicle/s:		\$	Cash		\$
House contents:		\$	Other		\$
Comments:					

# INVESTMENT ASSETS

PROPERTY INVESTMENTS (e.g. land, houses, apartments, shops, factories, offices) Do not include your principal place of residence here.					
Description & location	Ownership (Name/Joint)	Date of purchase	Purchase price	Monthly rental income	Estimated market value today
1			\$	\$	\$
2			\$	\$	\$
3			\$	\$	\$
4			\$	\$	\$
5			\$	\$	\$

*Please attach any additional information on a separate sheet*

SHARES, MANAGED FUNDS AND OTHER INVESTMENTS (e.g. property/equity trusts, bullion, insurance bonds etc.)						
Description	Ownership (Name/Joint)	Date of investment	Amount originally invested	Number of shares/units	Expected income per annum	Estimated market value today
			\$		\$	\$
			\$		\$	\$
			\$		\$	\$
			\$		\$	\$
			\$		\$	\$
			\$		\$	\$
			\$		\$	\$
			\$		\$	\$
			\$		\$	\$
			\$		\$	\$

*Please attach any additional information on a separate sheet*

# NON-INVESTMENT LOANS

NON-INVESTMENT ASSETS:	Estimated asset value	Outstanding loan amount	Lender	Ownership (Name/Joint)	Monthly repayment	Fixed or variable rate	P&I, interest only or LOC	If LOC, limit (L) & balance (B)
Home loan (PPR)	\$	\$			\$			L \$ B \$
Car loan 1	\$	\$			\$			L \$ B \$
Car loan 2	\$	\$			\$			L \$ B \$
Personal loan 1	\$	\$			\$			L \$ B \$
Personal loan 2	\$	\$			\$			L \$ B \$
Personal loan 3	\$	\$			\$			L \$ B \$
Credit card 1	Limit: \$	Outstanding Balance: \$			Owner:			
Credit card 2	Limit: \$	Outstanding Balance: \$			Owner:			
Credit card 3	Limit: \$	Outstanding Balance: \$			Owner:			

# I N V E S T M E N T   L O A N S

INVESTMENT PROPERTIES:	Estimated asset value	Outstanding loan amount	Lender	Ownership (Name/Joint)	Monthly repayment	Fixed or variable rate	P&I, interest only or LOC	If LOC, limit(L) & balance(B)
Inv. property 1	\$	\$			\$			L \$ B \$
Inv. property 2	\$	\$			\$			L \$ B \$
Inv. property 3	\$	\$			\$			L \$ B \$
Inv. property 4	\$	\$			\$			L \$ B \$
Inv. property 5	\$	\$			\$			L \$ B \$
<b>OTHER INVESTMENTS:</b>								
Margin loan			Lender	Ownership (Name/Joint)	Monthly repayment	Loan type	Security used	If LOC, limit(L) & balance(B)
Other inv. loan								L \$ B \$
Other inv. loan								L \$ B \$
Other inv. loan								L \$ B \$
Other inv. loan								L \$ B \$
Other inv. loan								L \$ B \$
Other inv. loan								L \$ B \$

# SUPERANNUATION DETAILS

DETAILS FOR MEMBER ONE - Name: _____			
Superannuation/Rollover Fund	Commencement date (d/m/y)	Life cover (Yes/No)	Current value
	/ /		\$
	/ /		\$
	/ /		\$
DETAILS FOR MEMBER TWO - Name: _____			
Superannuation/Rollover Fund	Commencement date (d/m/y)	Life cover (Yes/No)	Current value
	/ /		\$
	/ /		\$
	/ /		\$

# ALLOCATED PENSION DETAILS

DETAILS FOR MEMBER ONE - Name: _____				
Allocated Pension Fund Name	Commencement date	Original investment amount	Current balance	Annual income drawn
	/ /	\$	\$	\$
	/ /	\$	\$	\$
	/ /	\$	\$	\$
DETAILS FOR MEMBER TWO - Name: _____				
Allocated Pension Fund Name	Commencement date	Original investment amount	Current balance	Annual income drawn
	/ /	\$	\$	\$
	/ /	\$	\$	\$
	/ /	\$	\$	\$

# ESTATE PLANNING

	MEMBER 1	MEMBER 2
Do you have a will?	Yes / No	Yes / No
When was it last updated?		
Do you have an Enduring Power of Attorney (EPOA)?	Yes / No	Yes / No
Is it important to leave your children an estate?	Yes / No	
Comments:		

*Please attach any additional information on a separate sheet*



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## **Explanation for each of the RISK LEVELS above:**

### **CONSERVATIVE:**

An investor who is prepared to accept very minimal capital risk. They prefer security of capital and income to capital growth potential. Income is generally more important than capital growth. Liquidity of investments are most important. Borrowings would be NIL. Income is more important than growth. Investments would include Cash and highly rated fixed interest securities.

### **Moderately CONSERVATIVE:**

An investor who is prepared to accept some limited capital risk. They prefer capital security over capital growth but not exclusively. Whilst income is preferred some capital growth is anticipated. Borrowings would be NIL. Income is predominantly more important than growth. Investments would include Cash, Fixed Interest and highly rated shares.

### **Conservatively BALANCED:**

An investor who is striving to achieve a balance between maximising investment returns and minimising the risk of capital loss. They are prepared to accept some volatility in investment returns and the risk of capital loss but wishes to diversify their investments over shares, property and fixed interest asset classes so as to be balanced in their approach to their investments. They would probably use low levels of borrowing. Income is slightly more important than growth from assets. Investments would include all the asset classes but with an emphasis on fixed interest and residential real estate with some exposure to shares, to achieve balanced returns.

### **BALANCED:**

An investor who is completely balanced between the asset classes. They wish to achieve their balanced view to risk and are attempting, through diversification over the asset classes, to achieve low volatility of returns and low risk of capital loss. They appreciate this balanced view is at the expense of lower overall returns but are more comfortable with constrained growth than large fluctuations in returns. They are willing to use borrowings moderately in all asset classes if opportunity arises. Income and growth are equally important goals from their investment portfolio. Investments will include equal amounts in shares, fixed interest and residential property.

### **Aggressively BALANCED:**

An investor who is in all asset classes to achieve reduction in return volatility and lower risk of capital loss through diversification. They are willing to borrow to invest in all asset classes if opportunity arises. They will modify their asset allocation over the asset classes to achieve the right balance to benefit from the economic cycle. This will entail being in all asset classes at all times but with proportional weightings in the most favourable asset class at the time. Income is marginally less important than growth. Investments will include all asset classes; shares, residential real estate and fixed interest.

### **Controlled AGGRESSIVE:**

An investor who invests predominantly in property and shares to achieve growth of assets. They will borrow to invest and will do so aggressively in growth asset classes. They will take on higher levels of risk in regard to volatility of returns and the chance of capital loss to achieve higher returns from investments. Income is of a secondary nature to the need for growth. Investments will include growth shares both locally and offshore and residential real estate. May also include some exotic investments such as derivatives (options and futures) or collectibles (coins, paintings etc)

### **AGGRESSIVE:**

An investor who invests exclusively in high growth / high risk assets. They will borrow heavily to achieve maximum gearing into their investments. They are concerned predominantly with growth and will require income from assets only to achieve serviceability of their debt. Investments will include high growth speculative shares and all types of high growth property not just residential real estate but commercial as well. They may actively trade shares and derivative products (both locally and overseas) as well as be involved heavily in all forms of exotic investments such as collectibles, tax effective investments and rural based schemes.

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# YOUR GOALS & OBJECTIVES

## THE PRESENT

What do you like most about your current investments?

What do you like least about your current investments?

What would you like to change about your current investments?

## THE FUTURE

What goals do you have in the short term (e.g. house, holiday, children, education, vehicles etc.)?

What goals do you have in the long term (e.g. retirement, lifestyle, income, estate etc.)?

## S u m m a r y

Your main objectives are: \_\_\_\_\_

Your main concerns are: \_\_\_\_\_

Additional notes: \_\_\_\_\_

I agree that this is a true and accurate summary of my/our situation. I understand that this information will form the basis for recommendations and advice provided by Mainview Securities, *trading as* The Hudson Institute.

Signed Member 1: \_\_\_\_\_ Date: \_\_\_\_\_

Signed Member 2: \_\_\_\_\_ Date: \_\_\_\_\_