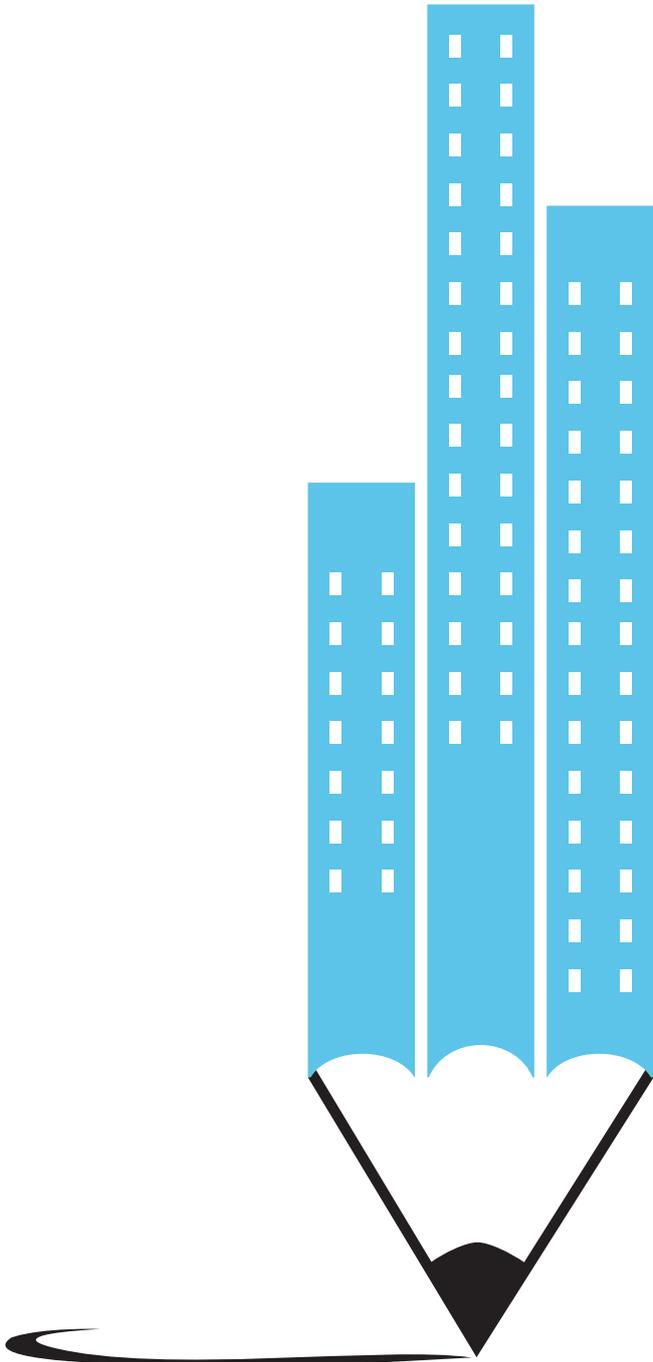


Intermediary Client Investment Profile

October 2016



Intermediary Client Investment Profile

Notice to clients

Your adviser is obliged by law to act in your best interest when providing personal advice. Your adviser must, therefore, base recommendations on a consideration of a number of factors including the information you give us about your investment objectives, financial situation and particular needs.

To help us fulfil this obligation, we ask that you provide certain information to us, either in writing or verbally. This form sets out the sort of information that may assist us. This information will be kept in a secure and confidential manner. You should note, however, that in some circumstances we may be compelled by law to disclose certain information, for example, to members and affiliates of JBWere, the Australian Securities and Investments Commission, the Australian Transaction Reports and Analysis Centre or the Australian Taxation Office. For information regarding our privacy policy, please contact the Privacy Officer, JBWere, GPO Box 4370, Melbourne Vic 3001 or send an email to jbwereprivacy@jbwere.com.

If you choose to provide this information, you should ensure that you tell your adviser about any changes that may be relevant when advice is given in the future.

You are, of course, free to refuse to provide some or all of this information. However, if you do so, we are required by law to warn you that we will not be able to comprehensively review your financial situation and we will therefore be limited in our ability to make appropriate recommendations. In these circumstances, you will need to assess the appropriateness of our recommendations relative to your needs before acting on them.

1. Financial Planner details

Please supply the details of your Financial Planner and not your JBWere adviser.

Financial planner

Dealer group name

Planner's address

Country

State

Postcode

Work phone

Facsimile

Email:

3. Objectives

Client 1

What are your investment goals and objectives? (e.g. retirement date, retirement income, other lifestyle goals).

Please describe any specific financial concerns/issues that may impact you (e.g. volatile investments may concern you).

What is your main objective for investment? Is it to achieve:

Income Capital growth A mix of both

What is the expected time frame you will be investing for?

Less than 12 months 1 to 3 years 3 to 5 years 5 to 10 years 10 + years

What is the annual rate of return you anticipate from your investments, including both income and growth?

%

What level of income do you need annually?

\$

Are imputation credits a priority for you?

Low Medium High

Are there any investments you would prefer?

--

Are there any investments you wish to avoid or are restricted from using?*

--

Preferred investment structure(s) (e.g. company, family trust, superannuation fund).

--

* Your investment structure (e.g. company, superannuation fund) may have restrictions on using certain investments.

How important is product cost to you? Keep in mind that cost may be a trade-off against features.

Very important. I would prefer to minimise costs even if it means fewer features/benefits

Moderately important. Generally I would like to balance features and costs

Not very important. I would prefer more features/benefits, and I am willing to pay for them

Source of wealth

Occupation

--

What component of your total wealth is represented in your investment portfolio?

A. This investment portfolio represents my entire wealth (excluding my family home/s)

B. This investment portfolio is only a component of my total wealth

%

Provide further detail

Client 2

What are your investment goals and objectives? (e.g. retirement date, retirement income, other lifestyle goals).

Please describe any specific financial concerns/issues that may impact you (e.g. volatile investments may concern you).

What is your main objective for investment? Is it to achieve:

Income Capital growth A mix of both

What is the expected time frame you will be investing for?

Less than 12 months 1 to 3 years 3 to 5 years 5 to 10 years 10 + years

What is the annual rate of return you anticipate from your investments, including both income and growth? %

What level of income do you need annually? \$

Are imputation credits a priority for you?

Low Medium High

Are there any investments you would prefer?

--

Are there any investments you wish to avoid or are restricted from using?*

--

Preferred investment structure(s) (e.g. company, family trust, superannuation fund).

--

* Your investment structure (e.g. company, superannuation fund) may have restrictions on using certain investments.

How important is product cost to you? Keep in mind that cost may be a trade-off against features.

Very important. I would prefer to minimise costs even if it means fewer features/benefits

Moderately important. Generally I would like to balance features and costs

Not very important. I would prefer more features/benefits, and I am willing to pay for them

Source of wealth

Occupation

--

What component of your total wealth is represented in your investment portfolio?

A. This investment portfolio represents my entire wealth (excluding my family home/s)

B. This investment portfolio is only a component of my total wealth %

Provide further detail

4. Investment experience

Client 1

How would you rate your knowledge of investment markets?

Limited knowledge Good knowledge Extensive knowledge

Number of years investing in:

Shares Managed funds Derivatives Fixed interest Property

Client 2

How would you rate your knowledge of investment markets?

Limited knowledge Good knowledge Extensive knowledge

Number of years investing in:

Shares Managed funds Derivatives Fixed interest Property

5. Financial information

Client 1

Assets and liabilities

Total assets \$ Total liabilities \$

Annual income

Total gross income \$ Estimated savings capacity (Joint) \$

Client 2

Assets and liabilities

Total assets \$ Total liabilities \$

Annual income

Total gross income \$ Estimated savings capacity (Joint) \$

6. Risk profile

Capital Defensive

Your key objective is to minimise the likelihood of negative returns over a 3 to 5 year period and maintain the real value of your investment portfolio. You are willing to accept the lower return potential associated with your low tolerance of risk. As a secondary objective you would like to ensure your portfolio generates a solid income stream. A large component of your portfolio will be invested in cash and fixed interest securities. You may also be willing to allocate to less liquid and uncorrelated (with traditional asset classes) alternative assets to diversify the sources of risk in your portfolio.

Balanced Income

Your key objective is to maximise the income generated from your investment portfolio. This includes focusing on both the stability of that income stream, along with maximising franking credits. Given the significant benefits associated with franking credits, particularly for low tax payers, a reasonable allocation to Australian equities will be maintained. Whilst capital growth is a secondary consideration, the portfolio will experience moderate levels of volatility as a result of the allocation to equities.

Balanced Growth

Your key objective is to generate moderate real growth from your portfolio. You appreciate that the reasonable allocation to equities required to generate that growth will result in moderate volatility in the value of your portfolio, although the significant allocation to cash and fixed interest securities will partly offset this volatility. Whilst appreciating the value of an income stream, this is not a key objective for your portfolio.

High Growth

Your key investment objective is to maximise the growth potential of your portfolio, whilst acknowledging portfolio diversification is valuable. You accept that there will be potentially significant price volatility in segments of your portfolio. The objective of generating high long term returns is also associated with increased likelihood of shorter term negative returns. Whilst appreciating the value of an income stream, this is not a key objective for your portfolio, therefore it is unlikely that the portfolio will generate a significant income stream, and it is likely that income stream will also be volatile.

Capital Defensive Balanced Income Balanced Growth High Growth

7. Additional notes

Please attach any relevant details (e.g. copy of existing portfolio and amounts to be invested).

8. Financial Planner and client declaration signature(s)

By signing this form, you indicate:

- the information provided in this Client Personal and Financial Information form is complete and accurate to the best of your knowledge and that you understand that any recommendation made without the completion of a Client Personal and Financial Information form, or based on partial or inaccurate information, may not be appropriate to your needs;
- you agree to JBWere Limited and its related bodies corporate (collectively, the JBWere Group) National Australia Bank Limited and its related body corporates (collectively the NAB Group) collecting, using and disclosing information about you and any third party individuals whose details you have provided on this form. Your personal information will be collected, used or disclosed:
 - by the JBWere Group in accordance with the JBWere Privacy Statement; and
 - by the NAB Group in accordance with the NAB Privacy Statement.
- a copy of the JBWere Privacy Statement can be found at www.jbwere.com. You can also request a copy from the Privacy Officer, JBWere Limited, Level 16, 101 Collins Street, Melbourne Vic 3000.

I/We have been provided with a copy of the JBWere Financial Services Guide (tick box).

Yes No

Financial Planner

Signature

X	Date signed						
	D	D	M	M	Y	Y	Y

Client 1

Signature

X	Date signed						
	D	D	M	M	Y	Y	Y

Client 2

Signature

X	Date signed						
	D	D	M	M	Y	Y	Y

Please return your completed form to JBWere Intermediary desk

Melbourne:

Level 16, 101 Collins Street
Melbourne Vic 3000
Toll free 1800 036 101
Facsimile 1300 798 151

Email intermediary.orders@jbwere.com

GPO Box 4370
Melbourne Vic 3001

Corporate directory

Telephone 1300 366 566

Melbourne

Level 16, 101 Collins Street
Melbourne Vic 3000

Sydney

Level 42, Governor Phillip Tower
1 Farrer Place
Sydney NSW 2000

Adelaide

Level 6, 22 King William Street
Adelaide SA 5000

Brisbane

34th Floor, Riverside Centre
123 Eagle Street
Brisbane Qld 4000

Canberra

Level 3
60 Marcus Clarke Street
Canberra ACT 2600

Perth

Level 11
100 St Georges Terrace
Perth WA 6000