



The Sleep Quotient Identifier™

Client Name:

Date:

Advisor:

Please return to **Fowler's Group** in the enclosed reply paid envelope;
P.O Box 662, Cairns QLD 4870

Group 1: Liquidity and Time Frame

1.1 What is your age?

- Greater than 65
- Greater than 55 but less than or equal to 65
- Greater than 45 but less than or equal to 55
- Greater than 30 but less than or equal to 45
- Less than or equal to 30

1.2 When do you expect to retire?

- Currently retired or planning to retire within next 5 years
- In greater than 5 years but in less than or equal to 10 years
- In greater than 10 years but in less than or equal to 15 years
- In greater than 15 years but in less than or equal to 20 years
- In greater than 20 years

1.3 I plan to start withdrawing money from my investments for major needs in:

- Less than or equal to 3 years
- Greater than 3 years but in less than or equal to 5 years
- Greater than 5 years but in less than or equal to 10 years
- Greater than 10 years

1.4 If your current regular source of income were suddenly cut off, for how long could you sustain your usual lifestyle? Assume in your answer that you do not want to sell your long-term assets but do consider if you have any form of income protection insurance.

- Less than or equal to 3 months
- Greater than 3 months but less than or equal to 6 months
- Greater than 6 months

Group 2: Your Income and Assets

2.1 What is your personal income, before tax, excluding investment income?

- Less than or equal to \$30,000
- Greater than \$30,000 but less than or equal to \$50,000
- Greater than \$50,000 but less than or equal to \$100,000
- Greater than \$100,000 but less than or equal to \$200,000
- Greater than \$200,000

2.2 Do you own your own home or are you currently paying off your home?

- No
- Yes

2.3 What is the current value of your own home (current value minus any mortgage)?

- Do not own property
- Less than or equal to \$100,000
- Greater than \$100,000 but less than or equal to \$250,000
- Greater than \$250,000 but less than or equal to \$500,000
- Greater than \$500,000 but less than or equal to \$1,000,000
- Greater than \$1,000,000

2.4 What is the current value of your net assets (include super, exclude owner occupied home & mortgage)?

- Less than or equal to \$30,000
- Greater than \$30,000 but less than or equal to \$50,000
- Greater than \$50,000 but less than or equal to \$100,000
- Greater than \$100,000 but less than or equal to \$200,000
- Greater than \$200,000

2.5 How would you best describe your current and future income sources (for example salary, social security, pension, etc.)?

- Very unstable
- Unstable
- Somewhat stable
- Stable
- Very stable

2.6 What proportion of your wealth will your planned investment represent?

- Greater than 75%
- Greater than 50% but less than or equal to 75%
- Greater than 25% but less than or equal to 50%
- Less than or equal to 25%

2.7 How do you intend to utilise any income from the planned investment?

- I would like to have all income paid out because it forms part of my regular income
- I plan to reinvest only a portion of the income
- I plan to reinvest all income

2.8 What is your current income requirement (interest plus dividends) from your proposed investment?

- Greater than 4%
- Greater than 2% but less than or equal to 4%
- Less than or equal to 2%

Group 3: Investment Knowledge and Experience

3.1 How would you describe your level of investment knowledge?

- None
- Limited
- Fair
- Good
- Extensive

3.2 How long have you been investing?

- Less than or equal to 1 year
- Greater than 1 year but less than or equal to 5 years
- Greater than 5 years but less than or equal to 10 years
- Greater than 10 years

3.3 Which of the following best describes how well you are able to manage your way through the complexities of investments?

- I definitely need the help of a professional adviser
- I like to discuss my investment decisions with my family and friends
- I need a professional adviser to assist me in coming to decisions
- I know what I want to do but I prefer to have professional advice to confirm my decisions
- I am capable of making all investment decisions on my own

3.4 Which of the following best describes how you keep up to date with financial and investment matters?

- I don't
- I take notice of the financial report on the evening news
- I read the investment section of the Sunday papers
- I would look at the internet regularly (at least weekly)
- I read the financial press more than two days a week
- I subscribe to one or more financial journals and read the financial press each day

Group 4: Investment Risk Attitudes (risk is defined as variability of returns)

4.1 Have you ever invested in a rental property or property trust or property syndicate?

- No, and I would be uncomfortable with the risk if I did
- No, but I would be comfortable with the risk if I did
- Yes, but I was uncomfortable with the risk
- Yes, and I felt comfortable with the risk

4.2 Have you ever invested in individual shares or managed share funds?

- No, and I would be uncomfortable with the risk if I did
- No, but I would be comfortable with the risk if I did
- Yes, but I was uncomfortable with the risk
- Yes, and I felt comfortable with the risk

4.3 Consider the forecast future average annual returns for the next 10 years and the best and worst case annual returns for the next 3 years listed below. Based on the range of possible outcomes shown, which of the six hypothetical investment portfolios would be most acceptable to you or best suit your investment attitude?

- Average annual return 5.8%, Best case annual return 11.4%, Worst case annual return 0.2%
- Average annual return 5.9%, Best case annual return 10.7%, Worst case annual return 1.1%
- Average annual return 7.0%, Best case annual return 14.2%, Worst case annual return -0.2%
- Average annual return 7.9%, Best case annual return 16.9%, Worst case annual return -1.1%
- Average annual return 8.8%, Best case annual return 19.4%, Worst case annual return -1.8%
- Average annual return 9.4%, Best case annual return 21.2%, Worst case annual return -2.4%

4.4 Consider \$10,000 invested, based on the past 30 years history and the range of possible one year outcomes shown below, which portfolio would be the most acceptable to you or best suit your investment attitude?

- Average result \$10,947, Best case result \$11,906, Worst case result \$10,463
- Average result \$11,144, Best case result \$13,872, Worst case result \$9,612
- Average result \$11,207, Best case result \$14,722, Worst case result \$9,013
- Average result \$11,285, Best case result \$15,633, Worst case result \$8,396
- Average result \$11,371, Best case result \$16,531, Worst case result \$7,868
- Average result \$11,444, Best case result \$17,108, Worst case result \$7,460

4.5 Which best describes your investment objectives?

- Preserving principal only
- Preserving principal and earning a reasonable amount of current income
- Generating a high amount or current income
- Generating some current income and growing assets
- Growing my assets substantially

4.6 Investments can be subject to short-term fluctuations in their value. How would you react to short-term fluctuations in the value of your investments?

- I will sell quickly anytime an investment loses value
- I am more comfortable with the day to day market movements and if an investment loses value over a 3 to 6 month period I will sell it and look for a better alternative
- I realise the markets rise and fall, I watch my investments for at least a year before making changes
- I believe that a long-term investment strategy will maximise potential returns. Even if poor market conditions resulted in losses over a twelve month period, I stay invested
- If the value of a high quality investment falls I will consider buying more

Score Adjustment

I acknowledge that I have answered the questions in **The Sleep Quotient Identifier™** to the best of my knowledge and agreed to the risk adjustment noted above after discussing my investment risk attitude with my adviser.

Name:

Signature

Date
