



SMSF Financial Needs Analyser

To have a complete Statement of Advice prepared for you, you need to provide full details of your financial position to your Count adviser. If you require only restricted advice and/or do not wish to provide full financial details, you should strike out any unanswered sections of this form. The Client Acknowledgment to be signed by you on page 9 explains the possible consequences of providing incomplete or inaccurate information. Page 8 explains information about the collection, use, and access to your personal information.

Financial Adviser: _____ Date: _____

Accountant: _____ Firm name: _____ Contact phone: _____

Details of the Fund's other service providers including auditor and actuary should be included in the Comments and Notes section if applicable

Fund Details

Full name of SMSF: _____

ABN: _____ SFN: _____ ILCN: _____

Are all Trustees in Australia? YES / NO If so, do they intend to travel? YES / NO

Contact Information

Postal Address: _____

Telephone (H): _____ Telephone (W): _____ Fax: _____

Email address: _____ Do you have internet access? YES / NO

If member addresses are different from the Fund's address, please include member address details in the Comments and Notes section.

Trustee / Member Details

Does the SMSF have a corporate trustee? YES / NO

If yes, what is the full name and address? _____

Member	Name	D.O.B	Trustee Status	If not trustee, who is acting as trustee?
Member 1:	_____	__/__/__	YES / NO	_____
Member 2:	_____	__/__/__	YES / NO	_____
Member 3:	_____	__/__/__	YES / NO	_____
Member 4:	_____	__/__/__	YES / NO	_____

Member Account Details

Date of last Member Account Details: ___/___/___

Accumulation Accounts	Member 1	Member 2	Member 3	Member 4
Tax Free Component	\$	\$	\$	\$
Taxable Component	\$	\$	\$	\$
Current Balance	\$	\$	\$	\$

Account Based Pensions	Member 1	Member 2	Member 3	Member 4
Tax Free Proportion	%	%	%	%
Current Balance	\$	\$	\$	\$
Annual payment	\$	\$	\$	\$

Additional Member Details

Contribution details (p.a.)	Member 1	Member 2	Member 3	Member 4
After tax contributions	\$	\$	\$	\$
Concessional contributions	\$	\$	\$	\$
Total contributions	\$	\$	\$	\$

Contingency details	Member 1	Member 2	Member 3	Member 4
Death Benefit Nomination	Binding / Discretionary / None	Binding / Discretionary / None	Binding / Discretionary / None	Binding / Discretionary / None
Nomination expiry date (if applicable)	___/___/___	___/___/___	___/___/___	___/___/___
Life Cover in Fund	\$	\$	\$	\$
TPD Cover in Fund	\$	\$	\$	\$
Income Protection in Fund	\$	\$	\$	\$

Fund Goals and Objectives

Description	Timeframe	Cost
Goal 1: _____	_____	\$ _____
Goal 2: _____	_____	\$ _____
Goal 3: _____	_____	\$ _____
Goal 4: _____	_____	\$ _____

Assets and Liabilities

Should there be insufficient space below please supply details on a separate attachment or on the notes page 10.

Adviser Note: Full details of investment portfolio should be placed on Wealth Planner

Assets	Description	Segregation	Cost	Date invested	No. of units / shares held	Current income (p.a.)	Market value
Investment Assets	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
Property Assets	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
Other Assets	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
	_____	None / Accumulation / Pension	\$ _____	__/__/__	_____	\$ _____	\$ _____
Total Assets						\$ _____	\$ _____

Liabilities	Description	Asset secured against	Start Date	Term	Repayment type	Total Repayment	Total interest (\$ or % p.a.)	Non-deductible interest	Outstanding Amount
Limited Recourse Loans	_____	_____	__/__/__	_____	P & I / Interest Only	\$ _____	_____	\$ _____	\$ _____
	_____	_____	__/__/__	_____	P & I / Interest Only	\$ _____	_____	\$ _____	\$ _____
Tax Liability	_____	N/A	__/__/__	_____	P & I / Interest Only	\$ _____	_____	\$ _____	\$ _____
Other Liabilities	_____	_____	__/__/__	_____	P & I / Interest Only	\$ _____	_____	\$ _____	\$ _____
	_____	_____	__/__/__	_____	P & I / Interest Only	\$ _____	_____	\$ _____	\$ _____
Total Liabilities						\$ _____		\$ _____	\$ _____

Taking into account the above assets and liabilities, the fund's total net assets at ___/___/___ are \$ _____.

Investment Strategy of the Fund

It is generally accepted that over the longer term, potential returns on the more volatile share and property investments are higher than on the more stable interest-based investments. The price of volatile assets can rise and fall. Longer-term investors should consider including a proportion of volatile share and property assets in the portfolio.

Is this is an existing SMSF? YES / NO
 If YES, is there an existing investment strategy in place? (If no, this needs to be implemented ASAP) YES / NO

(Irrespective of the existing investment strategy a comprehensive analysis as to the most suitable investment strategy must always be undertaken)

If there is an existing investment strategy, please complete your asset class ranges below (you must also provide a copy of your full investment strategy to your adviser):

Asset Class	Lower Limit	Current Level	Upper Limit
Australian Shares:	_____ %	_____ %	_____ %
International Shares	_____ %	_____ %	_____ %
Listed Property and Infrastructure	_____ %	_____ %	_____ %
Fixed Interest	_____ %	_____ %	_____ %
Cash	_____ %	_____ %	_____ %
Alternatives	_____ %	_____ %	_____ %
Other	_____ %	_____ %	_____ %

Are the Trustees aware of their role & responsibilities in relation to the SMSF? YES / NO

Investment Laws

Are the Trustees aware or have you explained to them the following investment laws which include:

- Section 52 SISA - provision of investment strategy; YES / NO
- Section 55 SISA - acting in accordance with trust deed and investment strategy; YES / NO
- Section 62 SISA - sole purpose test; YES / NO
- Section 65 SISA - prohibiting loans or financial assistance to members or relatives; YES / NO
- Section 66 SISA - prohibiting acquisitions of assets from related parties; YES / NO
- Section 67 SISA - borrowing restrictions; YES / NO
- Part 8 SISA - in-house asset investment rules; YES / NO
- Section 109 SISA - arms length rules; and YES / NO
- SISR 13.13 and 13.14 - restricting financial charges over assets/benefits. YES / NO

SIS Compliance Laws

Are the Trustees aware or have you explained to them the following SIS Compliance Laws which include the following provisions:

- Section 17A SISA - definition of self managed superannuation fund; YES / NO
- Section 19 SISA - definition of regulated superannuation fund; YES / NO
- Section 42A SISA - definition of complying self managed superannuation fund; and YES / NO
- Section 52 SISA - trustee covenants and obligations. YES / NO

Investment Strategy

The Trustees must formulate and give effect to an investment strategy that has regard to the whole of the circumstances of the fund, including; risk and return of investments & diversification of assets. To ensure suitability and accuracy in these areas you must complete the following Risk Profile Questionnaire.

Risk Profile

To determine your risk profile, please complete the following questionnaire. This questionnaire assumes that the fund's general investment timeframe is at least 5 years, no large withdrawals are planned from the fund in the next 5 years (excluding pension payments) and the fund's primary objective is the provision of retirement benefits.

1. How would you classify the investment style of the SMSF?

- 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, ie minimal chance of loss

2. What type of investments have the trustees held in the past?

- Australian shares or share fund
- Cash management fund
- International share fund
- Managed funds (other)
- Investment property
- Own home
- Geared investment

3. How would you describe the investment experience of the fund trustees?

- Very experienced -have used investments extensively in the past across different sectors 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 previous experience with investments

4. What type of returns best sum up what you are comfortable with in the short-term and long-term?

- Worst 12 month return: 4% Best 12 month return: 8% Long term average: 6%
- Worst 12 month return: -5% Best 12 month return: 20% Long term average: 9%
- Worst 12 month return: -22% Best 12 month return: 35% Long term average: 10%
- Worst 12 month return: -42% Best 12 month return: 86% Long term average: 12%

5. What is the trustees attitude to risk?

- Risk is not a concern - 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
- Prefer not to see a loss in value of investment -have a strong need for security of capital

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

- 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.
- 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 higher long-term returns.
- 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.

7. What would the trustees do if the value of an investment held by the SMSF fell by 20%?

- Sell all the investment
- Sell a portion of the investment
- Do nothing
- Buy more of the investment if appropriate to the funds circumstances

Risk/Return profile

It is generally accepted that over the longer-term, potential returns on the more volatile share and property investments are higher than on the more stable interest based investments. The value of volatile assets can rise and fall. Longer-term investors should consider including a proportion of volatile share and property assets in their portfolio.

Count Financial Limited's recommended investment strategies



Capital Secure Investment Strategy

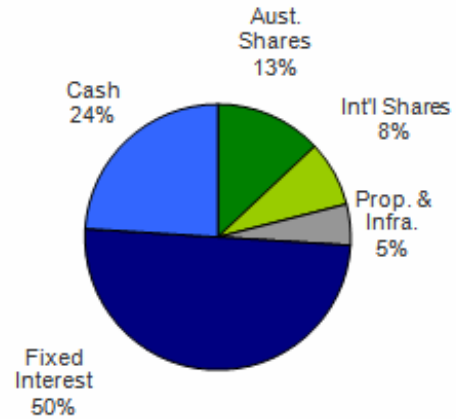
Suitable for: Investors with low risk tolerance and/or short investment timeframe.

Minimum time frame: 2 years

Approx. % of portfolio in shares and property: 0%

Volatility: Low

Returns: Low



Conservative Investment Strategy

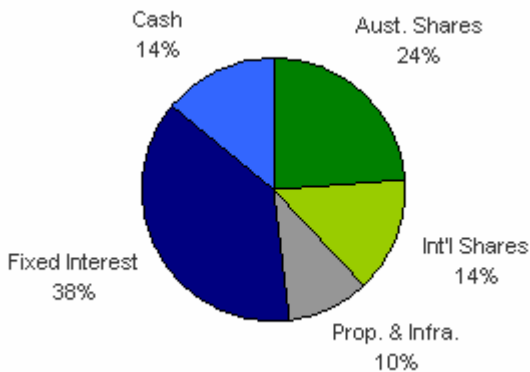
Suitable for: Investors with a low risk tolerance and/or medium investment timeframe.

Minimum timeframe: 3 years

Approx. % of portfolio in shares and property: 24%

Volatility: Low - Moderate

Returns: Low – Moderate



Moderate Investment Strategy

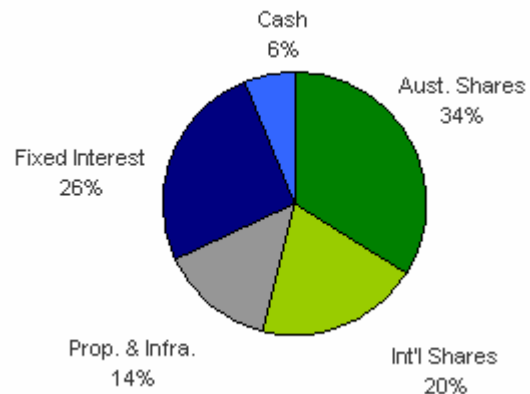
Suitable for: Investors with moderate risk tolerance and/or medium investment timeframe.

Minimum time frame: 4 years

Approx. % of portfolio in shares and property: 48%

Volatility: Moderate

Returns: Moderate



Balanced Investment Strategy

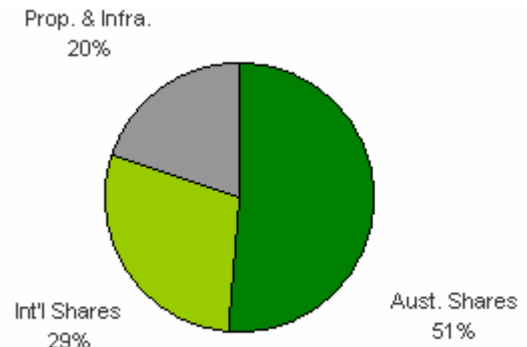
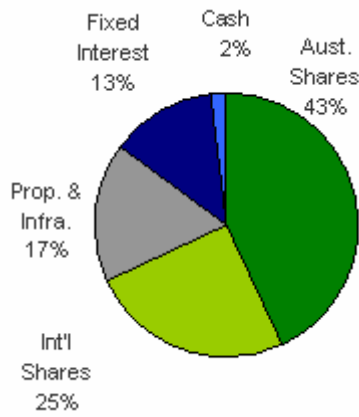
Suitable for: Investors with moderate risk tolerance and/or long investment timeframe.

Minimum time frame: 5 years

Approx. % of portfolio in shares and property: 68%

Volatility: Moderate - High

Returns: Moderate – High



Growth Investment Strategy

Suitable for: Investors with moderate – high risk tolerance and/or long investment timeframe.
Minimum time frame: 6 years
Approx. % of portfolio in shares and property: 75%
Volatility: Moderate - High
Returns: High

High growth Investment Strategy

Suitable for: Investors with very high risk tolerance and long investment timeframe
Minimum time frame: 7 years or more
Approx. % of portfolio in shares and property: 100%
Volatility: High
Returns: High

The following is to be completed by your adviser based on the results of completed risk profile questionnaire.

Agreed Risk Profile

It has been agreed that the fund's investment strategy is for a _____ investment approach. This decision has been based on the above questionnaire and the following additional considerations (if applicable):

Is the investment strategy consistent with the current asset allocation? YES / NO

Do the members of the Fund have individual investment strategies? YES / NO

Fund member _____ has indicated that their investment strategy is for a _____ investment approach.

Fund member _____ has indicated that their investment strategy is for a _____ investment approach.

Fund member _____ has indicated that their investment strategy is for a _____ investment approach.

Fund member _____ has indicated that their investment strategy is for a _____ investment approach.

Do any of the members existing investment strategies need reviewing? (If yes, please attach individual risk profile)? YES / NO

Privacy

The information we collect from you is used to prepare a Statement of Advice or to provide you with specific services and information requested by you. Failure to complete, or a partial or inaccurate completion of the Financial Needs Analyser may result in a Statement of Advice that is inappropriate to your needs. In addition to this, we may also use your details to inform you of the other services we can provide.

Collecting this information allows us to effectively provide our clients with financial products and services including (but not limited to):

- life insurance advice and products protecting against risk
- investment products to build wealth
- superannuation and retirement income products to provide for retirement
- lending and leasing services and products
- financial planning advice and other services to help individuals understand their financial needs and make financial and investment decisions
- management of investment assets such as shares

Count Financial Limited will, on request, provide you with access to personal information we hold about you. If your details are inaccurate, please let us know and we will take reasonable steps to correct them. To gain access to this information or to notify us of any changes to your details, please email us at privacy@count.com.au or write to us at Reply Paid 644 GPO Box 3323 SYDNEY NSW 2001. Alternatively you can contact us on (02) 8272 0292.

Your personal information may be disclosed:

- to Count Financial Limited through product providers you were placed in by your Count Financial adviser;
- other areas within Count Financial who provide financial and other services;
- to financial planners, brokers and those who are authorised by Count Financial to review customer' needs and circumstances from time to time;
- to anyone authorised by an individual, as specified by that individual or the contract;
- if it is required or allowed under law, or in connection with legal proceedings;
- if you have consented (expressly or implied); or
- to a person or organisation is authorised by us to provide limited financial, administrative and other services on our behalf. We will provide these organisations only with the information they need to deliver the service.

Generally, we require that organisations outside Count Financial Limited who handle or obtain personal information as service providers to Count acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the National Privacy Principles and this policy.

Your personal information may also be used for marketing purposes, but on request, your details can be removed from our marketing mailing list.

For more information on our privacy policy, please refer to our Privacy Statement on www.count.com.au.

Client acknowledgment

The information provided in this Financial Needs Analyser 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 Financial Needs Analyser, or following a partial or inaccurate completion, may not be appropriate to my/our needs. I/We agree and accept the risk profile assessment and asset allocation profile outlined on pages 5 - 7. 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 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 on page 8. Furthermore I/we acknowledge the following disclosure and disclaimer.

Disclosure

Count Financial 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.

Trustee 1 Signature* _____

Trustee 1 Name _____

Dated ____/____/____

Trustee 3 Signature* _____

Trustee 3 Name _____

Dated ____/____/____

Adviser signature* _____

Trustee 2 signature* _____

Trustee 2 Name _____

Dated ____/____/____

Trustee 4 signature* _____

Trustee 4 Name _____

Dated ____/____/____

Dated ____/____/____

*Signatures and dates are compulsory.

Count Financial Limited Head Office: Level 19, 1 Alfred Street, Sydney NSW 2000.

Tel: (02) 8272 0292 | Fax: (02) 9241 7342

'Count' and Count Wealth Accountants® are trading names of Count Financial Limited, ABN 19 001 974 625.
Australian Financial Services Licence Holder Number 227232



