

March 2021

## Client Profile

*For Office Use Only*

Account Name:

Account Number:

Investment Adviser Code:

Secondary Investment Adviser Codes:



**FORSYTH BARR**

## Important Information – Please Read

The information in this Client Profile is requested so that we can take your specific circumstances into account when providing investment advice or investment management services to you.

**The questions inside enable you and your Investment Adviser to understand your overall investment objectives, preferences and tolerances for risk. The information recorded is also required by us as a basis for any ongoing investment advice given, or for any written investment plan that we may provide.**

The questions in this Client Profile are in relation to your overall personal and financial circumstances, not just the investments you have or propose to have with us.

This document also records a series of acknowledgements requiring your review and signature. If you are unsure about the how to complete this Client Profile, please ask your Investment Adviser for assistance.

The information you provide will be treated with the strictest confidence and will not be used for any other purpose outside our provision of services to you.

Where your account has more than one account holder (for example a joint account, for a couple), we request a consensus view from you in completing this Client Profile regarding matters such as your investment goals and tolerance for risk.

If you are acting in the capacity of a Trustee, Director, Shareholder, Executor, or Authorised Person it is your responsibility to ensure the information being submitted reflects the requirements of the entity and any requirements expressed in the Trust Deed (or equivalent document).

We encourage you to provide up-to-date information in this document. While you can elect to withhold or not provide some or all of the information requested this will limit us if providing any personalised services to you.

We will periodically review the information we hold on your behalf by inviting you to update it. At all other times, please contact us immediately should your circumstances or investment requirements change, and where relevant to the services and/or advice we provide to you.

Forsyth Barr investment services exclude consideration of certain areas of advice that may be related to your investment activities. These include budgeting and savings analysis, property and health insurance, taxation and accounting services, legal and estate planning. Your Client Profile does not gather information on those excluded areas and we refer you to your relevant specialist professional services provider for advice on those matters.

## 1. Contact Details (please complete if you or this entity are not an existing client of Forsyth Barr).

### Account Type:

☐ Individual ☐ Joint ☐ Company ☐ Partnership ☐ Trust ☐ Estate

☐ Other

Account Name:

### Contact Person 1:

☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Dr ☐ Other

Full Name:

Mailing Address:

Street No./Name/PO Box:

Suburb/RD No.:

Mail Centre:

Town/City:

Postcode:

Country: ☐ New Zealand ☐ Other (please state):

Phone Work:

Phone Home:

Phone Mobile:

Fax:

Email:

**Full Name:** This includes your First Name, Middle Name(s), Last Name – please do not use initials or abbreviations.

**Email Address:** By providing your email addresses at any place in this form you are consenting to receiving information required to be provided to you under the relevant legislation by email (where permitted) and receiving information about Forsyth Barr's products and services by email.

**Contact Person 2:** A second Contact Person only applies for Joint accounts. All other accounts require only one Contact Person.

**Full Name:** This includes your First Name, Middle Name(s), Last Name – please do not use initials or abbreviations.

### Contact Person 2:

☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Dr ☐ Other

Full Name:

Mailing Address:

Street No./Name/PO Box:

Suburb/RD No.:

Mail Centre:

Town/City:

Postcode:

Country: ☐ New Zealand ☐ Other (please state):

Phone Work:

Phone Home:

Phone Mobile:

Fax:

Email:

**Email Address:** By providing your email addresses at any place in this form you are consenting to receiving information required to be provided to you under the relevant legislation by email (where permitted) and receiving information about Forsyth Barr's products and services by email.

## 2. Client Profile

### 2.1. Current Circumstances

This section details the role of your investments in providing any, or part, of your current regular or periodic income as well as the significance of your investments in proportion to your total assets and liabilities.

#### 2.1.1. Individual/Joint Accounts only

Employment Circumstances:

☐ Full-time ☐ Part-time ☐ Self-employed ☐ Not currently employed ☐ Retired

**Income Adequacy:** Does your income from sources other than investments:

☐ Comfortably cover your expenditure? ☐ Require some regular supplementing from investments? ☐ Require occasional lump sum drawings from investments?

**Income Requirements:** What level of drawings do you require from your overall investments?

Amount (\$NZ):	Period:
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**Personal Assets (including Financial Assets) and Personal Liabilities:**

**Financial Assets:**

**Notes:**

Cash	(\$NZ)	
Fixed Interest	(\$NZ)	
Listed Property	(\$NZ)	
New Zealand Shares	(\$NZ)	
Australian Shares	(\$NZ)	
International Shares	(\$NZ)	
Managed Funds	(\$NZ)	
KiwiSaver	(\$NZ)	
<b>Total Value of all Financial Assets:</b>	<b>(\$NZ)</b>	

**Non-Financial Assets:** e.g. residential/holiday houses, rental property, business, other principal assets.

**Non-Financial Assets:** (please identify below)

**Notes:**

	(\$NZ)	
	(\$NZ)	
	(\$NZ)	
<b>Total Value of all Non-Financial Assets:</b>	<b>(\$NZ)</b>	
<b>Total Value of all Liabilities:</b>	<b>(\$NZ) ( )</b>	
<b>Total Net Assets:</b>	<b>(\$NZ)</b>	

**Related Entities:** Are there any related entities (e.g. Trust assets) which could be relevant to your investments?

☐ Yes (please provide details: ) ☐ No

**Number of dependants:**

## 2. Client Profile *(continued)*

### 2.1.1. Individual/Joint Accounts only *(continued)*

**Other Considerations:** Are there any other matters (e.g. health considerations) in relation to your current income and expenditure, assets and liabilities, or other circumstances, which could be relevant to your investments?

☐

Yes (please provide details):

☐

No Now go to Section 2.2. Needs and Goals on page 4.

### 2.1.2. Trusts/Estates/Companies/Partnerships only

**Income Requirements:** What are the current income requirements from the entity's overall investments?

Amount (\$NZ):	Period:
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**Entity Assets (including Financial Assets) and Liabilities:**

**Financial Assets:**

**Notes:**

Cash	(\$NZ)	
Fixed Interest	(\$NZ)	
Listed Property	(\$NZ)	
New Zealand Shares	(\$NZ)	
Australian Shares	(\$NZ)	
International Shares	(\$NZ)	
Managed Funds	(\$NZ)	
KiwiSaver	(\$NZ)	
<b>Total Value of all Financial Assets:</b>	(\$NZ)	

**Non-Financial Assets:** e.g. residential/holiday houses, rental property, business, other principal assets.

**Non-Financial Assets:** (please identify below)

**Notes:**

	(\$NZ)	
	(\$NZ)	
	(\$NZ)	
<b>Total Value of all Non-Financial Assets:</b>	(\$NZ)	
<b>Total Value of all Liabilities:</b>	(\$NZ) ( )	
<b>Total Net Assets:</b>	(\$NZ)	

**Other Considerations:** Are there any other matters in relation to the current income and expenditure, assets and liabilities, or other circumstances of the entity, which could be relevant to the investments?

☐

Yes (please provide details):

☐

No

## 2. Client Profile *(continued)*

### 2.2. Needs and Goals

This section introduces your overall investment needs and goals.

**Principal Investment Reasons:** What are your principal reasons for investing?

- ☐ Investing surplus money    ☐ Diversifying your assets    ☐ To generate income    ☐ To provide a source of occasional drawings
- ☐ To seek capital growth    ☐ Saving for retirement    ☐ To buy and sell securities
- ☐ Other:

**Specific Capital Target:** Have you identified any specific sum that you wish your investments to grow to?

- ☐ Yes (please provide details below):    ☐ No

Amount (\$NZ):	Date:
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Have you considered how to achieve this?


**Able To Add To Investment:** Do you have the capacity to save further income or add to your investments?

- ☐ Yes (please provide details below):    ☐ No

Regular Savings:	Amount (\$NZ):	Period:
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Next Lump Sum Investment:	Amount (\$NZ):	Date:
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**Future Capital Sums Expected:** Are you expecting to receive any future sums (e.g. from sale of a business or other property) that can be added to your investments?

- ☐ Yes (please provide details below):    ☐ No

Item:	Amount (\$NZ):	Date:
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**Planned Capital Expenditure:** Is there any significant capital expenditure planned which you may want to fund from your investments?

- ☐ Yes (please provide details below):    ☐ No

Item:	Amount (\$NZ):	Date:
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**Future Income Requirements:** Are you expecting any change to your requirement for investment income within the next five years, e.g. on retirement?

- ☐ Yes (please provide details below):    ☐ No

Future Income Required p.a. (\$NZ):	Date:
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**Retirement Date:** What is your anticipated date of retirement?:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
DAY	MONTH	YEAR					

- ☐ Already Retired    ☐ Not Applicable

## 2. Client Profile *(continued)*

### 2.2. Needs and Goals *(continued)*

**Prepared to Use Capital:** Do you wish to conserve your investment capital for your future estate or other purposes, or are you prepared to consume your capital over the course of your life?

☐ Conserve Capital      ☐ Use Some Capital      ☐ Use All Capital

**Investment Exclusions:** Are there any industries or sectors that you prefer to exclude from your investments?

☐ Yes (please provide details below):      ☐ No

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**Other Considerations:** Are there any other considerations that may be relevant to your overall investment activity or future arrangements?

☐ Yes (please provide details below):      ☐ No

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## 2. Client Profile *(continued)*

### 2.3. Investment Profile

This section provides an assessment of your capacity to expose your investments to risk and your attitude towards investment volatility (fluctuations in value) based on your overall financial circumstances (see important note next page). Please select the single best option for each question below and complete each question. We apply points to each answer as shown in the right hand side of each individual response option. We recommend that you complete this with your Investment Adviser, so you may discuss the questions asked and arrive at a profile that best describes you.

**Age group:** What is your age group (or the average age of the income beneficiaries)?

- ☐ 80+ years (1)    ☐ 65 – 80 years (2)    ☐ 50 – 64 years (3)    ☐ 35 – 49 years (4)    ☐ Under 35 years (5)

**Financial Capacity:** What percentage of your total assets do your investments represent?

- ☐ 80 - 100% (1)    ☐ 60 - 80% (2)    ☐ 40 - 60% (3)    ☐ 20 - 40% (4)    ☐ 0 - 20% (5)

**Income Contribution:** What percentage of your income requirements are your investments required to provide?

- ☐ 80 - 100% (1)    ☐ 60 - 80% (2)    ☐ 40 - 60% (3)    ☐ 20 - 40% (4)    ☐ 0 - 20% (5)

**Investing interest and experience:** How interested and experienced are you in investing in financial markets?

- ☐ No experience and interest (1)    ☐ Limited experience and interest (2)    ☐ Some experience and interest (3)    ☐ Highly experienced and interested (4)    ☐ Professional investor/highly experienced (5)

**Return expectations:** For the time period you intend to invest, you:

- ☐ Seek returns consistent with only the most secure fixed interest issuers (1)    ☐ Seek returns that reflect prevailing deposit rates (2)    ☐ Seek a modest margin (1-2%) over deposit rates (3)    ☐ Seek a clear margin (3-5%) over deposit rates (4)    ☐ Seek returns that reflect local and global sharemarket performance (5)

**Time Horizon:** What length of time are you prepared and able to hold any investments you make?

- ☐ 1 year (1)    ☐ 2 – 3 years (2)    ☐ 3 – 5 years (3)    ☐ 5 – 7 years (4)    ☐ 7 – 10 years+ (5)

**Downside risks:** You could accept the following downturn in the overall value of your investments in any one year:

- ☐ 0 – 5% downturn (1)    ☐ 5 – 10% downturn (2)    ☐ 10 – 15% downturn (3)    ☐ 15 – 20% downturn (4)    ☐ 20%+ downturn (5)

**Reaction to market downturn:** If your investments fell by 15-20% in a relatively short timeframe you would be:

- ☐ Very concerned, and cash up immediately (1)    ☐ Concerned, and sell the most affected investments (2)    ☐ Willing to hold, and wait for a turn around (3)    ☐ Interested in any sharemarket opportunities that may arise (4)    ☐ Actively shifting investments to the sharemarket to take advantage of any recovery (5)

**Your Total Score:** Please add the numbers that relate to each question to calculate your total score.

Total Score:



## 2. Client Profile *(continued)*

Please confirm the Investment Profile that best describes you or the investment entity, in terms of your attitude towards and your general capacity to expose your investments to risk, based on your overall financial circumstances.

**Summary of Investment Profiles (please tick ONE of the boxes below)**

☐ **Defensive Investor (Scored 8 – 14 points)**

*You seek to preserve the dollar amount invested, over the longer term.*

While accepting that all investments involve an element of risk, you wish to minimise any volatility (variation in the value of your overall capital) and you seek to maintain the nominal (dollar) value of the sum invested, over the minimum recommended investment period of 2-3 years. You accept that lower rates of return are associated with lower levels of investment risk and that the sum invested may not keep pace with inflation.

☐ **Conservative Investor (Scored 15 – 22 points)**

*You seek a degree of conservation of the real (inflation adjusted) value of your investment, over the longer term.*

While you seek a degree of capital appreciation in addition to the interest and dividend income earned, you prefer a predominantly lower risk investment approach. You appreciate that seeking some capital growth may result in a degree of volatility (variation in the value of your overall capital), but wish that to be limited by the more stable returns of the lower risk component of your portfolio, over the minimum recommended investment period of 3-4 years.

☐ **Balanced Investor (Scored 23 – 30 points)**

*You seek to actively grow the value of your investment over the longer term, but with some constraints on the overall level of risk involved.*

While you appreciate that your investments may exhibit significant volatility (variation in the value of your overall capital), you wish to ensure that a moderate component is invested in those markets which have the greater expected rate of return, balanced by the presence of a more conservatively invested component. You understand that performance may vary significantly in the shorter term (with valuations moving both up and down) in the process of seeking enhanced returns, over the minimum recommended investment period of 5 years.

☐ **Growth Investor (Scored 31 points and over)**

*You seek to invest where long term growth potential is the greatest, without being concerned about the extent of short term fluctuations or the unpredictability of those markets.*

While you appreciate the greater investment risks involved, your financial situation and personal circumstances enable you to concentrate your investment in those markets which have the greater expected rate of return, without requiring the investment capital for other purposes. You understand the sensitivity of these markets to short term events and the extent to which the value of your overall capital may vary, as part of the process of seeking superior returns over the minimum recommended investment period of 7 years.

If the Investment Profile you indicated differs from the one indicated by your score, please comment and confirm:

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### **Important Note**

Your answers to the questions (on the prior page) and the Investment Profile (confirmed above) provide an assessment of your sensitivity to investment risk, based on your overall financial circumstances. This information will assist in determining which Forsyth Barr investment service is most appropriate for you, and provide a background for us to understand how your arrangements with us fit into your overall financial affairs.

**However, on commencement of a Forsyth Barr investment service, you may separately determine the basis on which we are to provide you with advice (or manage your investments) that is specific to the service in question. This enables you, should you wish, to reflect that your investment arrangements with us are only part of (and may have a particular role to play in) your overall financial affairs.**

Where the agreed basis for providing advice (or managing your investment) for any specific service, differs from (or does not specifically adopt) the Investment Profile stated in this document, the agreed basis for the provision of the specific service will take precedence over any Investment Profile or risk considerations that are stated or implied in this Client Profile document.

### 3. Client Declaration and Signatures

By signing this Client Profile, I/we acknowledge to Forsyth Barr that:

1. The Client Profile records the information that may be used by Forsyth Barr as a basis for the provision of investment advice, depending on the investment service elected.
2. The Client Profile information will be retained by Forsyth Barr.
3. The Client Profile will be regarded as current from now and will remain valid as the ongoing basis for the provision of advice (either prior to or following the commencement of any investment services agreement with Forsyth Barr), subject to any additions, deletions or amendments that I/we may make to our Client Profile, at any time.
4. Where information has been withheld, or not amended or updated by me/us (and so is not recorded in the current Client Profile), that information is not able to be considered when advice is being provided.
5. Where I/we wish to have additional information taken into account when investment advice is being provided, I/we will notify Forsyth Barr that I/we wish to amend the Client Profile.
6. Certain matters are outside the scope of investment services provided by Forsyth Barr. If required, I/we will take separate advice from the relevant professional specialists, including:
  - Legal and estate planning services
  - Accounting and tax advisory services
  - Personal, property, and health insurance
  - Household budgeting, cashflow management
7. Where acting in the capacity of Trustee, Director, Shareholder or Executor of the entity, I/we accept responsibility for reflecting the requirements of the Trust Deed (or equivalent document) in the Client Profile.
8. I/We confirm that you may apply the Investment Profile indicated by the score on page 8 of the Client Profile, unless we subsequently agree to apply an alternative Investment Profile (or other risk description) for a specific investment service provided by Forsyth Barr.
9. Where I am signing on behalf of other account holders, I confirm that the other account holders have consented, and duly authorised me to complete and submit this Client Profile on their behalf.
10. We acknowledge receipt of the Forsyth Barr Scope of Service document applicable to my account.

Name:

Signature:

Date:

DAY			MONTH			YEAR			

Status:

Status: Please identify status:  
Self/Director/Trustee/Partner/  
Executor/Attorney/Parent or  
Guardian of Minor/Authorised  
Person

Name:

Signature:

Date:

DAY			MONTH			YEAR			

Status:

Status: Please identify status:  
Self/Director/Trustee/Partner/  
Executor/Attorney/Parent or  
Guardian of Minor/Authorised  
Person

Name:

Signature:

Date:

DAY			MONTH			YEAR			

Status:

Status: Please identify status:  
Self/Director/Trustee/Partner/  
Executor/Attorney/Parent or  
Guardian of Minor/Authorised  
Person

Thank you for taking the time to complete the Client Profile. The information you have provided will be treated with confidence and will not be used for any other purpose outside our provision of services to you.

Should you wish to discuss any aspect of this Client Profile, please contact your Investment Adviser by calling 0800 367 227 or visit us online at [www.forsythbarr.co.nz](http://www.forsythbarr.co.nz).

forsythbarr.co.nz

5th/619/03 March 2021