



PROVIDING TRUSTED, PROFESSIONAL FINANCIAL ADVICE SINCE 1992

GPO BOX 1875
BRISBANE QUEENSLAND 4001 AUSTRALIA
PHONE: 1800 804 296

Your Legal Name/s: _____

Preferred Name: _____

Membership Number: _____

NO ADVICE CAN BE GIVEN WITHOUT COMPLETION OF THIS DOCUMENT

I m p o r t a n t N o t i c e

It is a requirement of our Financial Services Licence, which is issued by the Australian Securities and Investments 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 completed and signed form to the Reply Paid postal address or by Email.

If you have received this form electronically you must print it out and sign it before sending it to us by mail or Email.

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 collection of information is permitted under the *Corporations Act 2001* and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. 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 property partner referrals, Hudson Financial Planning's professional advisers and service providers – e.g. auditors, lawyers, platform operators, fund managers, investment providers, custodians, insurers and consultants. Hudson Financial Planning is not likely to disclose your information to overseas recipients. Hudson Financial Planning Australian Privacy Principles (APP) Privacy Policy is available for viewing on our website at <http://www.hudsonfinancialplanning.com.au> It contains information about how you may access and seek correction of any information Hudson Financial Planning holds about you, how to complain about a breach of the APPs and how Hudson Financial Planning will deal with such a complaint.

Limited Information Warning

Mainview Securities Pty Ltd, trading as Hudson Financial Planning, accepts no liability for any advice given on the basis of inaccurate or incomplete information supplied by you. If all or some of the information requested within this PFP (or any other information we reasonably request as part of the financial planning process) is not provided, you risk receiving advice that may not be appropriate to your overall needs and objectives.

Mainview Securities Pty Ltd, trading as Hudson Financial Planning, 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.

Personal Financial Advisory Services provided on behalf of Mainview Securities, *trading as* Hudson Financial Planning, ABN 18 078 484 456, Australian Financial Services Licence No. 241177. **Freecall: 1800 804 296**

RETURN THIS DOCUMENT by either Post: Reply Paid 1875, Brisbane Qld 4001

Or Email: helpdesk@hudsonfp.com.au **Website:** http://www.hudsonfinancialplanning.com.au

PERSONAL DETAILS		
	MEMBER 1	MEMBER 2
Preferred name:		
Full name:		
Relationship status:		
Residential address:		
Postal address:		
Contact numbers:	(H) (W) (M)	(H) (W) (M)
Email address:		
Date of birth:		
Occupation:		
Employer's name:		
Date of commencement:		
Solicitors details _____	Name: _____ Ph: _____	Name: _____ Ph: _____
Accountant details _____	Name: _____ Ph: _____	Name: _____ Ph: _____
Estimated retirement date:		
Children:	Number: _____	Age/s: _____
Are you currently working with a Financial Planner/Adviser outside Hudson?		Yes / No
Advisers Name:		

NON-INVESTMENT ASSETS					
PERSONAL	Ownership (Name/Joint)	ESTIMATED VALUE		Ownership (Name/Joint)	ESTIMATED VALUE
Family home (PPR):		\$	Antiques/art:		\$
Motor vehicle/s:		\$	Cash (working A/C)		\$
House contents:		\$	Other		\$
Comments:					

I N V E S T M E N T A S S E T S

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 or use Appendix C Blank Page

CASH, SHARES, MANAGED FUNDS AND OTHER INVESTMENTS

Include portfolio statement spreadsheet (if applicable)

INVESTMENT	Ownership (Name/Joint)	Date of investment	Amount originally invested	Number of shares/units	Expected income per annum	Estimated market value today
			\$		\$	\$
			\$		\$	\$
			\$		\$	\$

Do you have any LIQUIDITY Requirements? (E.g. A cash reserve, ability to quickly cash in investments)

Please attach any additional information on a separate sheet or use Appendix C Blank Page - We may require more specific information to advise you fully on the above investments, super, or insurance - Your Hudson adviser will discuss with you how you can authorise us to contact your current providers to access this information.

B U S I N E S S A S S E T S

(e.g. property, equipment, goodwill, stock etc)

Description	Ownership (Name/Joint)	Date of purchase	Purchase price	Income	Estimated market value today
1			\$	\$	\$
2			\$	\$	\$
3			\$	\$	\$
4			\$	\$	\$

PERSONAL PURPOSES LOANS

NON-TAX DEDUCTIBLE: NON-INVESTMENT LOANS

NON-INVESTMENT ASSETS:	Estimated asset value	Outstanding loan amount	Lender	Ownership (Name/Joint)	Monthly repayment	Current Rate (eg. 8.2% fixed)	P&I, interest only or LOC	If LOC, limit (L) & balance (B)
Home loan 1	\$	\$			\$			L \$ B \$
Home loan 2	\$	\$			\$			L \$ B \$
Car loan	\$	\$			\$			L \$ B \$
Personal loan	\$	\$			\$			L \$ B \$
Other Loan	\$	\$			\$			L \$ B \$
Interest Free / Store Cards	\$	\$			\$			L \$ B \$
Credit card 1	Limit: \$	Outstanding Balance: \$			Owner:			Lender:
Credit card 2	Limit: \$	Outstanding Balance: \$			Owner:			Lender:
Credit card 3	Limit: \$	Outstanding Balance: \$			Owner:			Lender:

BUSINESS & INVESTMENT

TAX DEDUCTIBLE LOANS

INVESTMENT	Estimated asset value	Outstanding loan amount	Lender	Ownership (Name/Joint)	Monthly repayment	Current Rate (eg. 8.2% fixed)	P&I, interest only or LOC	If LOC, limit (L) & balance (B)
Inv. property 1 Suburb:	\$	\$			\$			L\$ B\$
Inv. property 2 Suburb:	\$	\$			\$			L\$ B\$
Inv. property 3 Suburb:	\$	\$			\$			L\$ B\$
Inv. property 4 Suburb:	\$	\$			\$			L\$ B\$
Inv. property 5 Suburb:	\$	\$			\$			L\$ B\$
Loan for shares or managed funds	\$	\$			\$			L\$ B\$
Margin loan	\$	\$			\$			L\$ B\$
Business loan 1	\$	\$			\$			L\$ B\$
Business loan 2	\$	\$			\$			L\$ B\$
Other Loan	\$	\$			\$			L\$ B\$
Comments								

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

SALARY EMPLOYEE	MEMBER 1	MEMBER 2
Current salary (before tax)	\$	\$
Current take home salary (after all deductions & tax)	\$	\$
Investment Income	Rent: \$ Dividends: \$ Interest: \$ Other: \$	Rent: \$ Dividends: \$ Interest: \$ Other: \$
Pensions (Govt or other)	\$	\$
Other (fees, commissions, gratuities etc.)	\$	\$
TOTAL MONTHLY INCOME	\$ A	\$ B
Are you salary-sacrificing parts of your income to super or other area or package? YES / NO (please circle)		
If Yes, please comment:		
Other Comments:		

SELF EMPLOYED	MEMBER 1	MEMBER 2
Personal monthly drawings	\$	\$
Approx. yearly net profit after drawings and taxes	\$	\$
Comments:		

M A J O R P E R S O N A L E X P E N S E S

HOME MORTGAGE REPAYMENTS / RENT (your main residence)	\$
INVESTMENT EXPENSES (property, shares, etc)	\$
LIVING EXPENSES excluding rent/mortgage (includes car loan, credit/store card payments, regular bills, insurances, food and entertainment related costs)	\$
Total Monthly Expenses	\$ C
TOTAL SURPLUS / (DEFICIT) (Total monthly income (above) minus total monthly expenses)	\$ A + B - C =
OPTIONAL - We have included at the back of this document (Appendix B), a full version MONTHLY EXPENSES budget sheet if you would prefer to complete a more comprehensive breakdown of your personal expenses	

SUPERANNUATION DETAILS

DETAILS FOR MEMBER 1
Name:

Superannuation / Pension Fund

Insurance (Yes/No)

Current Value

\$

\$

DETAILS FOR MEMBER 2
Name:

Superannuation / Pension Fund

Insurance (Yes/No)

Current Value

\$

\$

Please include a copy of your most recent statement

INSURANCE DETAILS

MEMBER ONE

	Inside Super Y/N	Company	Level of Cover	Premium	Renewal date
Life Insurance:				\$	/ /
Income protection:				\$	/ /
TPD Insurance:				\$	/ /
Trauma Insurance:				\$	/ /

MEMBER TWO

	Inside Super Y/N	Company	Level of Cover	Premium	Renewal date
Life:				\$	/ /
Income protection:				\$	/ /
TPD:				\$	/ /
Trauma:				\$	/ /

Do you have any **major health issues** that may impact on your investment time frame or your insurability? (E.g: shortened life expectancy)

! Note: General insurance (including home, contents, car etc) is an important part of any financial structure. We are not licensed to offer this service, however, we encourage members to be adequately insured.

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	Yes / No

Please attach any additional information on a separate sheet or use Appendix C Blank Page

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 1-3 years (e.g. house, holiday, children, education, vehicles etc.)?

What goals do you have in the long-term 3years + (e.g. retirement, lifestyle, income, estate etc.)?

SUMMARY

Your main objectives are: _____

Your main concerns are: _____

Additional notes: _____

Please attach any additional information on a separate sheet or use Appendix C Blank Page

YOUR RISK PROFILE

Your investment risk profile is unique to you. Your risk profile is a measure of your risk tolerance. All investing entails some level of risk.

An individual's investment risk profile is a combination of their life experiences, their investing experiences, their level of financial understanding as well as their innate personal "comfort level". Your risk profile can change over time as your investment knowledge and experiences accumulate.

There is no optimum level of risk profile – an individual chooses the level of risk they are comfortable with, and selects (with the assistance of their financial adviser) investments and strategies that best reflect this risk profile.

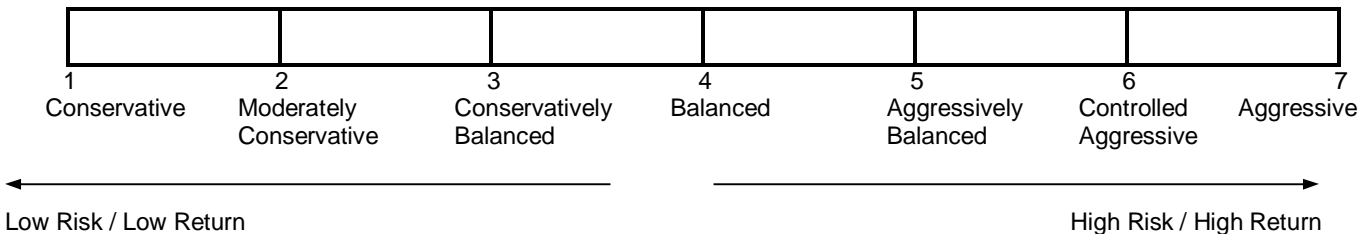
The following questions are designed to assist an individual to set their risk profile level on the graph at the end – there are no right or wrong answers. Please answer the following questions by putting an x in the most suitable answer for your current circumstances.

1 - Compared to other individuals how would you rate your willingness to take financial risks?		2 - When you are confronted with a major financial decision do you think mostly of the potential gains or the potential losses?	
<input type="checkbox"/>	Extremely low risk taker	<input type="checkbox"/>	Always the potential losses
<input type="checkbox"/>	Very low risk taker	<input type="checkbox"/>	Mostly the potential losses
<input type="checkbox"/>	Low risk taker	<input type="checkbox"/>	Mostly the potential gains
<input type="checkbox"/>	Average risk taker	<input type="checkbox"/>	Always the potential gains
<input type="checkbox"/>	High risk taker	<input type="checkbox"/>	
<input type="checkbox"/>	Very high risk taker	<input type="checkbox"/>	
<input type="checkbox"/>	Extremely high risk taker	<input type="checkbox"/>	
<input type="checkbox"/>		<input type="checkbox"/>	
3 - How do you think about your major financial decisions after you have made them?		4 - In the past what level of risk have you taken with your financial decisions?	
<input type="checkbox"/>	Very pessimistic	<input type="checkbox"/>	Very Low
<input type="checkbox"/>	Somewhat pessimistic	<input type="checkbox"/>	Low
<input type="checkbox"/>	Somewhat optimistic	<input type="checkbox"/>	Average
<input type="checkbox"/>	Very optimistic	<input type="checkbox"/>	Large
<input type="checkbox"/>		<input type="checkbox"/>	Extremely large
<input type="checkbox"/>		<input type="checkbox"/>	
5 - When you have invested in the past have you ever used borrowed funds to invest?		6 - Investments can rise and fall in value over time. What level of short-term fall (1-3yrs) in your long-term investment, would you be concerned about?	
<input type="checkbox"/>	No	<input type="checkbox"/>	0%
<input type="checkbox"/>	Yes	<input type="checkbox"/>	- 10%
<input type="checkbox"/>		<input type="checkbox"/>	- 20%
<input type="checkbox"/>		<input type="checkbox"/>	- 30%
<input type="checkbox"/>		<input type="checkbox"/>	- 50%
<input type="checkbox"/>		<input type="checkbox"/>	More than - 50%

7 - In retirement, will you have a need for a regular income? If yes, at what level would you require this?		8 - Is capital growth important to you?	
<input type="checkbox"/>	Yes,	<input type="checkbox"/>	Very Important
<hr/>		<input type="checkbox"/>	Somewhat Important
<input type="checkbox"/>	No	<input type="checkbox"/>	Not important
<hr/>		<input type="checkbox"/>	Not Sure
9 - How strong is your desire to minimise fees & costs as much as possible?		10 - How important is being able to readily cash in your investments?	
<input type="checkbox"/>	Very Strong	<input type="checkbox"/>	Very Important
<input type="checkbox"/>	Moderately Strong	<input type="checkbox"/>	Somewhat Important
<input type="checkbox"/>	Not strong	<input type="checkbox"/>	Not important
<hr/>		<input type="checkbox"/>	Not Sure
11 - How important are tax considerations to you?		12 - How important is the ability to access Social Security entitlements now or in retirement?	
<input type="checkbox"/>	Very Important	<input type="checkbox"/>	Very Important
<input type="checkbox"/>	Somewhat Important	<input type="checkbox"/>	Somewhat Important
<input type="checkbox"/>	Not important	<input type="checkbox"/>	Not important
<input type="checkbox"/>	Not Sure	<input type="checkbox"/>	Not Sure

Risk versus Return

What degree of risk to your investment capital is acceptable to you, when compared to the potential return?
(Please mark the scale with an X. See the explanations below for each RISK LEVEL)



RISK TYPE	Capital Risk Level	Level of Borrowings	Cash Holdings	Property Holdings	Share Holdings
Conservative	Very low	Nil	High	Nil	Nil
Moderately Conservative	Low	Nil	High	Nil	Low
Conservatively Balanced	Low	Low	Medium	Low	Low
Balanced	Medium	Moderate	Medium	Low	Medium
Aggressively Balanced	Medium	Moderate	Low	Medium	Medium
Controlled Aggressive	High	High	Low	High	High
Aggressive	Very High	Very High	Very Low	Very High	Very High

A FULL explanation of for each of the risk levels is attached at the end of this document **Appendix A**

Your Investment Preferences

- 1) In any investment planning are there any investments you wish to avoid (This may include any environmental, social or ethical considerations)?

- 2) In any investment planning are there any investments that you would prefer to include?

- 3) LIMITED ADVICE request: Are you seeking limited or specific advice only?
If YES, please specify in which areas?

Please sign and date below and return this document using one of the methods listed on the first page

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* Hudson Financial Planning.

I also agree that I have received, read and understood the Financial Services Guide which is available to download from our website at www.hudsonfinancialplanning.com.au/fsg.pdf, or by request by phoning 1800 804 296.

Yes, I consent	<input type="checkbox"/>	By ticking this box, you consent to Hudson disclosing the information contained in your Personal Financial Profile to your spouse , if requested.
Yes, I consent	<input type="checkbox"/>	By ticking this box you consent to Hudson contacting you by phone (if necessary)
Yes, I consent	<input type="checkbox"/>	By ticking this box you consent to Hudson contacting your fund managers and insurance offices to collect your information about your currently held products (your adviser will provide a consent form).
Yes, I consent	<input type="checkbox"/>	By ticking this box you consent to Hudson contacting you by email (if necessary)
Yes, I consent	<input type="checkbox"/>	By ticking this box you consent to Hudson contacting you by post (if necessary)
Yes, I consent	<input type="checkbox"/>	Please tick this box if you have any additional information that may effect or change the outcome of your Personal Financial Profile. Please write the information on the attached Appendix 'C' at the end of this document. This may include special needs, residency status, taxation structures, trusts, SMSF, company structures, etc.

Sign Member 1: _____ **Date:** _____

Sign Member 2: _____ **Date:** _____

Appendix A - Explanation for each of the RISK LEVELS

1 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.

2 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.

3 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.

4 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.

5 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.

6 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).

7 AGGRESSIVE

An investor who invests exclusively in high growth/high risk assets. They borrow heavily to achieve maximum gearing into their investments. They are concerned mostly with growth and 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.

Appendix B – Full version MONTHLY EXPENSES Budget

	INCOME SOURCES	MONTHLY	ANNUAL
	<i>Personal Income</i>		
	Take home salary /drawings	\$	
	Pensions (Govt. or other)	\$	
	Other income	\$	
A	<i>Total Personal Income</i>	\$	
	<i>Business Income</i>		
B	<i>Net Profit after drawings</i>	\$	
	<i>Investment Income</i>		
	Rent	\$	
	Dividends	\$	
	Interest	\$	
	Tax Return	\$	
C	<i>Total Investment Income</i>	\$	
D	TOTAL INCOME	\$	
	EXPENSES		
	<i>Personal Vital Expenses</i>		
	Rent / mortgage	\$	
	Groceries	\$	
	Phone & Internet	\$	
	Gas & Electricity	\$	
	Insurance	\$	
	<i>Total Vital Expenses</i>	\$	
	<i>Personal Necessary Expenses</i>		
	Basic Clothing	\$	
	School Fees	\$	
	Fuel & Car Expenses	\$	
	Chemist & Medical	\$	
	<i>Total Necessary Expenses</i>	\$	

	<i>Personal Lifestyle Expenses</i>		
	Entertainment	\$	
	Travel	\$	
	Holidays	\$	
	Extra Clothing	\$	
	Presents / Christmas	\$	
	Hair & Beauty	\$	
	Gym, Sport, etc	\$	
	<i>Total Lifestyle Expenses</i>	\$	
E	Total Living Expenses	\$	
	<i>Investment Expenses</i>		
	Interest Shares	\$	
	Interest Investment Property	\$	
	Rates, Body Corp, Maintenance, etc	\$	
F	Total Investment Expenses	\$	
G	TOTAL EXPENSES	\$	
A + B - E =	Net Personal Income	\$	
C - F =	Net Investment Income	\$	
D - G =	<i>TOTAL SURPLUS / DEFICIT</i>	\$	

Appendix C – General Blank Page for Additional Member Information