

Professional Portfolio International



Confidential Client Profile

Date	
Client Name/s	
Company Name	
Country	
Advisor	

SECTION A – PERSONAL DETAILS

HIGH PRIORITY

	SELF	PARTNER
Name		
Marital Status		
Salutation		
Occupation		
Position		
Date Joined Company		
Date of Birth (DD/MM/YYYY)		
Nationality /Domicile		
How long have you been offshore?		
How long do you intend to remain offshore?		
Residential Address		
Correspondence Address (if different)		
Telephone/Fax		
	Work	
	Home	
	Mobile	
Preferred method of communication?		

Dependents	DOB	M/F	Relationship	School / College / Other		

Is there any need to financially support your dependents?	YES / NO
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SECTION B – INCOME AND EXPENDITURE

Income

Income	Currency	Monthly Annually	Self	Partner

DETAILS	AMOUNT	AMOUNT
EDUCATION FEES		
HIRED HELP		
LIFE ASSURANCE		
LOANS (mortgages and personal)		
MEDICAL INSURANCE		
RENTAL/HOUSING		
SAVINGS PLANS		
UTILITIES		
OTHER		
ESTIMATED MONTHLY/ANNUAL EXPENDITURE		

Net Monthly / Annual Disposable Income		
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SECTION C – BALANCE SHEET

SHORT TERM LIQUID ASSETS (0-5 YEARS)			
Self/Ptr Joint	Details	Rationale	Current Value (If known)
		Total	

PROPERTY / MORTGAGE			
Self/Ptr Joint	Details	Rationale	Current Value (Equity)
		Total	

MEDIUM TERM ASSETS (5-10 YEARS)			
Self/Ptr Joint	Details	Projected Value (If known)	Current Value (If known)
		Total	

LONG TERM & RETIREMENT ASSETS (10 YEARS PLUS)			
Self/Ptr Joint	Details	Rationale	Current Value (If known)
		Total	

TOTAL ASSETS		TOTAL LIABILITIES		NET ASSET VALUE	
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SECTION D – RETIREMENT PLANNING ANALYSIS

At what age do you anticipate your retirement?			
Where do you plan to retire?			
PENSION FUNDING			
Present Employment			
Self Contribution		Own%	Employer%
Payable From		Estimated Amount	Other Benefits
Partner Contribution		Own%	Employer%
Payable From		Estimated Amount	Other Benefits
Previous Employment/Personal Arrangements			
Self Contribution		Payable From	Estimated Amount
Partner Contribution		Payable From	Estimated Amount
What monthly income will you require in today's terms when you retire?			
NOTES:			

SECTION E – FAMILY & PERSONAL PROTECTION

	SELF	PARTNER
Current Will? Updated when?		
Do you have any Income Protection?		
Do you have any Medical Cover?		

Self / Partner Joint	Insurer & Policy Domicile	Life Cover Amount	Critical Illness Amount	Trust (Y/N)
TOTAL				
Any Estate Duties?		(If yes see notes for details)		
Tax Issues / Other?		(If yes see notes for details)		
Need for cover				

SECTION F – INVESTMENT RISK PROFILE QUESTIONNAIRE

HIGH PRIORITY

Adviser Name

Branch Name

Your attitude to risk is probably the most important factor to consider before investing. To achieve higher returns, you will have to be prepared to accept a higher risk of capital loss. This is because funds and assets that offer higher returns are generally more volatile than those producing lower returns. This is what is called the 'risk/return' trade-off.

Your adviser will recommend investment strategies to match your agreed risk profile. The questions below will assist your adviser in assessing your attitude to risk.

i) Investor Experience

Q1. How long have you been investing ?

- Less than 1 year
- 1 – 4 years
- 5 – 10 years
- 10 years plus

Q2. What Types of Investment Products have you previously invested in? (Please choose one or more)

Are you comfortable with the volatility associated with this type of investment?

		Yes	No
Cash & Equivalents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Direct Public Equities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private Equity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Equity Linked Assurance Schemes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commodities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alternative Investments: Hedge Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
None of the Above / Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q3. Have you 'geared' any of your previous investments (non property)?

- Yes
- No

Q4. Do you trade investments on a regular basis?

- No, I normally hold investments for more than 5 years
- No, I normally hold investments for more than 1 year
- Yes, More than once every six months
- Yes, More than once a month
- Yes, More than 40 times a year

Investor Experience Profile - Which 'profile' suits you?

Inexperienced Investor	You have invested in a limited range of asset classes for a period of less than four years and/or have stated that your investment knowledge is low or poor. However, you do understand that prices of securities may go down as well as up.	
Experienced Investor	You have invested in various asset classes for a period of more than four years and have experienced volatility. You have stated that your investment knowledge is good or higher and acknowledge investment risk.	
Professional Investor	You trade various asset classes more than 40 times a year for more than four years. As an individual you have in excess of US\$1.1 million of 'investable' assets and have extensive investment knowledge.	

ii) Risk Tolerance

Q1. Please tick which of the following portfolio volatilities would you be most comfortable with? (Assume a USD inflation rate of say 2% p.a.)

Year	1	2	3	4	5	
Portfolio A	2%	2%	2%	2%	2%	<input type="checkbox"/>
Portfolio B	-5%	11%	3%	15%	-2%	<input type="checkbox"/>
Portfolio C	10%	-10%	8%	0%	20%	<input type="checkbox"/>
Portfolio D	38%	-17%	-5%	14%	26%	<input type="checkbox"/>
Portfolio E	-15%	18%	-28%	63%	32%	<input type="checkbox"/>

Adviser Discussion Points

Comments

Discussion Points: i) Investor experience and knowledge.
ii) Risk Tolerance

iii.) Risk Profiles

Strategic:

Conservative

Investor suitability :

Investors primarily interested in income and modest growth potential but who wish to remain invested in a diversified portfolio of assets. The allocation is relatively defensive but has a small exposure to growth assets.

Objectives :

- Capital preservation with a little capital growth

Regular	Capital

Balanced

Investor suitability :

Investors with some time until retirement, who wish to invest in a balanced portfolio. The allocation invests in a much broader range of assets than a typical balanced fund, which will result in lower potential for capital loss whilst at the same time offering growth potential.

Objectives :

- Income and capital growth from investment
- Medium potential for growth

Regular	Capital

Growth

Investor suitability :

Investors who have a longer investment time horizon, primarily interested in capital growth, and are comfortable with modest short-term capital losses. The allocation is biased towards growth assets, but still invests in a broader range of assets than a typical growth fund.

Objectives :

- Capital growth from investments, low levels of income
- High potential for growth

Regular	Capital

Alpha

Investor suitability :

Investors who wish to adopt an aggressive approach, with the sole aim of long-term capital growth. Medium-Term losses should be expected. The allocation is almost entirely biased towards equities and other growth assets.

Objectives :

- Long-Term Capital Growth

Regular	Capital

RETIREMENT PLANNING NOTES:

SECTION G – PRODUCT SELECTION

HIGH PRIORITY

Purpose	Purpose

Product Features	Investment Need	Investment Need
Term Years		
Access To investment		
Flexibility Premium / Switches etc.		
Source of Funds Bank / Credit Card etc		
Provider Security Law / rating etc		
Service Statements etc		
Charges Value for money		
Investible Amount Capital / Regular		
Other		

Investment Objectives		Partner		Self	
	RISK PROFILE	Conservative Balanced Growth Alpha		RISK PROFILE	Conservative Balanced Growth Alpha
	INVESTOR PROFILE	Professional Experienced Inexperienced		INVESTOR PROFILE	Professional Experienced Inexperienced
	BASE CURRENCY			BASE CURRENCY	
	BENCHMARK			BENCHMARK	
	TACTICAL WEALTH MANAGEMENT				
	Pre-Retirement			Pre-Retirement	
	Post-Retirement			Post-Retirement	
	Aggressive			Aggressive	
	Income			Income	

PROTECTION

Product Features	Insurance Need		Insurance Need	
	Self	Partner	Self	Partner
Type Life / I.R. / C.I. etc				
Term Years / level term etc				
Access To investment (WOL)				
Sum Assured Amount				
Rider Benefits C.I. / I.R. etc				
Group Scheme Yes / no				
Do You Smoke Yes / no				
Service Statements, underwriting etc				
Premium Frequency Monthly, annual etc				
Provider Security Ratings, pay out rate				
Other 1 st or 2 nd death etc				

Any Adviser Concerns		
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Name of Adviser	Adviser's Signature	Date

Name & Title	Signature

Client(s) Consent

I/We have reviewed the information contained in our Confidential Client Profile, I/We are satisfied that the information herein is accurate, and relevant to my/our current financial situation.

I/We wish to proceed under the terms detailed below:

<input type="checkbox"/> Advisory Client Agreement	Overall relationship requiring a two-way advisory relationship between myself / ourselves and the adviser, prior to any transactions.
<input type="checkbox"/> Discretionary Management Client Agreement	The adviser may make changes to my portfolio without my prior consent in line with my declared investment objectives. The adviser must report to me on a regular basis. Note: This is only available where local regulations and licenses permit
<input type="checkbox"/> Professional Investor Client Agreement	I/We fall into one of the categories as described in the 'Professional Investor Client Agreement' form in respect of each of the markets and products which I/We intend to transact.
<input type="checkbox"/> Execution Only Client Agreement	I/We want to complete a transaction without receiving advice and I am not requesting advice in relation to this specific transaction. I/We accept responsibility for my/our decisions.

I/We acknowledge that I/We have read and fully understand the terms detailed in the separate Client Agreement/s documents indicated above. I/We understand that I must sign the Client Agreement/s I/We have ticked above, prior to any transaction. I/We authorise the collection, use and disclosure of my/our personal data for the purpose of the provision of financial planning and advice services and for the management and administration of my/our investment portfolio and financial product/s as outlined in PPI practice in regard to use of personal data" statement.

Name (Please print)	Signature(s) of Client(s)	Date



Date for Next Meeting	
Action Points / Priorities / Notes:	

YOUR LIFELINE

YOUR LIFELINE

YEARS
NOTES:

AGREED NEEDS IN ORDER OF PRIORITY	
1	
2	
3	
4	
5	

MANAGING YOUR EXPECTATIONS

G R O W T H

TIME

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