
CLIENT APPLICATION FORM

**Account Details
Investment Knowledge
Risk Strategy
Investment Profile**

Account Summary		
A/C #	A/C Name	Adviser Code

JM Financial Group Limited (ABN 68 007 364 132; Australian Financial Services Licence number 238397) (JMFG).

All sections of this form need to be completed except if you tick "To not complete the following Investment Profile"

ACCOUNT DETAILS

Type of Account

<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Staff
<input type="checkbox"/> Company	<input type="checkbox"/> Trustee – Personal	<input type="checkbox"/> Managed Account
<input type="checkbox"/> Superannuation – self managed	<input type="checkbox"/> Trustee – Company	<input type="checkbox"/> Superannuation – APRA regulated

Title	Full given name(s)#	Surname(s) or Company Name(s)#	ABN or TFN*
(1).....	Individual's TFN: Please fill in separate form provided if you wish to provide your TFN. ABN (If Super Fund or company) : Companies and Super Funds MUST provide ABN – see separate form
(2).....	
(3).....	
A/C designation (If required)	<.....>		
Postal Address		Postcode:
Street Address (Mandatory)		Postcode:
Registered Office		Postcode:

CONTACT DETAILS

☎(Bus) ☎(Home) ☎(Mob)..... Fax

Email..... Contact Name..... Position in Co.....

Tick to receive Contract Notes via Email

PERSONAL DETAILS (for Individual Investors)

Date of birth	(1)	(2)	(3)
Occupation	(1)	(2)	(3)
Employer	(1)	(2)	(3)

CHILDREN

Full Name	(1)	(2)	(3)
Gender	(1)	(2)	(3)
Date of Birth	(1)	(2)	(3)

For superannuation funds put names of trustees or name of trustee company, then put name of super fund under "A/c designation"
 *Collection of TFNs/ABNs is authorised. You are not obliged to provide your TFN or ABN. Tax may be taken out of your distributions if you do not quote your TFN/ABN.
 ** By providing your email address you are agreeing to permit us to send you information electronically, including Quarterly Statements about your holdings to this email address.

MANDATORY

GOVERNMENT LAWS REQUIRE THE IDENTITY OF ALL CLIENTS / ACCOUNT HOLDERS TO BE VERIFIED

PERSONAL INVESTORS (each account holder)

Please attach one form of the following:

- (a) ID showing the signature/s & registration address/es* of the account holder/s, **such as a certified copy of a driver's licence or passport; plus original utility bill** etc;

BUSINESSES (including super funds that have a company as trustee)

Please attach one of the following: The following documents (as relevant) are required and **MUST** be certified if not providing the original document:

- (a) ID such as a **certified** copy of a driver's licence showing the signature **and address/es*** of the person/s signing & beneficial owners of the company;
PLUS
- (b) Certificate of Incorporation / Partnership agreement or equivalent documents; and
- (c) (for trusts) the Trust Deed (**original or certified**); and:
- (d) A pre-printed **original** bank deposit slip or credit card payment slip for an account in the Business name, or

TRUSTS (including super funds that do not have a company as trustee)

Please attach the following:

- (a) A form of ID such as a **certified** copy of a driver's licence showing the signature/s and the **address/es*** of the person/s signing and all beneficiaries; **PLUS**
- (b) An **original or certified** copy of the Trust deed; and
- (c) A pre-printed **original** bank deposit slip or a bank statement in the name of the Trust; or
- (d) An **original** statement of an account in the Trust's name with a finance company.

*** if ID does not show registration address, please provide additional evidence such as gas, electricity or power bill with correct address**

MANDATORY

INVESTMENT KNOWLEDGE (please indicate your Investment Knowledge)		
<input type="checkbox"/> None	<input type="checkbox"/> Modest	<input type="checkbox"/> Extensive

RISK STRATEGY CHOICE (please indicate your chosen Risk Strategy)				
RISK PROFILE CHOICE Tick One →	Low Risk <input type="checkbox"/>	Medium Risk <input type="checkbox"/>	Medium / High Risk <input type="checkbox"/>	High Risk <input type="checkbox"/>
	You desire an investment strategy with a low volatility exposure. It diversifies into cash and income producing securities issued by companies included in the ASX 200 and is typically not as liquid as investing in Cash.	You desire an investment strategy with a medium risk exposure limited to large listed companies which are included, or will be included, in the ASX 200. Potentially, the portfolio is not as liquid as the Low Risk strategy.	You desire an investment strategy with a medium risk exposure, with some exposure to shares of companies outside the ASX 200. Shares of smaller companies can be non-liquid and more volatile than shares of companies within the ASX 200.	This profile is high risk and does not have specific limitations. Shares of smaller companies outside the ASX 200 are typically the least liquid assets and subject to greater volatility than shares of companies within the ASX 200.
Allocation				
Cash	20-80%	0-50%	0-50%	0-100%
Income Securities*	0-40%	0-50%	0-50%	0-100%
Pref. Shares*	0-40%	0-50%	0-50%	0-100%
Listed Property	0-40%	0-50%	0-50%	0-100%
Convertible notes*	0-40%	0-50%	0-50%	0-100%
ASX 200 shares	0	0-100%	10-100%	0-100%
ex ASX 200	0	0	0-20%	0-100%
Unlisted Securities	0	0	0	0
Overseas shares	0	0	0	0
Volatility	Moderately volatile – negative returns possible	Volatile – negative returns possible	Potentially more volatile than Medium Risk strategy – negative returns possible	Extremely volatile – negative returns possible
Investment Objective	Some risk to capital with potential for higher income return than Cash	Some potential for capital gain through exposure to the share market with some exposure to income securities	More emphasis on capital growth than Medium Risk strategy through holdings in smaller companies	Seeking mainly capital gains with tolerance for considerable fluctuations in capital to achieve potential higher returns

* these investments are generally restricted to offerings of companies included in the ASX 200.

<p>Do you have any special investment preferences? (e.g. franked income, blue chip shares, industrials, resources, new listings). If so, please detail below. NOTE: If you would like your adviser to take into account any labour standards or environmental, social or ethical considerations in the selection, retention or realisation of investments, please provide specific details as your adviser will not otherwise take these considerations into account when recommending investments.</p>
<p>.....</p> <p>.....</p> <p>.....</p>

MANDATORY: CLIENT'S KNOWLEDGE (Please tick the box at item 1 and one of the boxes at item 2)

1. I understand shares can be more volatile than some other investments and am prepared for fluctuations in the value of holdings and possible loss of capital
2. I/We have carefully considered the Corporations Act and Privacy Act requirements regarding personal financial information and whether I/we should provide such information. If I/we should elect to provide it, I/we agree to update JME in writing whenever my/our circumstances change materially. I/We understand that my/our choice will affect the nature of the advice provided by JMFG. I/We have elected as follows:

I/We understand that my/our choice will affect the nature of the advice provided by JM Financial Group. I/We have elected:

To provide detailed information about my/our personal financial situation as requested in "Strategy Choice" above and "Investment Profile" below, and I/we undertake to update JMFG in writing whenever my/our circumstances change materially. **Please complete "Investment Profile" and "Other information on your personal circumstances" in full and sign on the next page if you ticked this box**

↑
OR
↓

To not complete the following "INVESTMENT PROFILE". I/We acknowledge that any advice or recommendation I/we receive from JMFG Limited may be based on incomplete or inaccurate information relating to my/our relevant personal circumstances and without taking into account my/our objectives, financial situation or needs. Because of that, I/We will consider the appropriateness of the advice, having regard to our relevant personal circumstances, objectives, financial situation and needs. I/We understand that my/our rights under the Corporations Act may be affected if I/we choose this option. **Please sign on next page if you have ticked this box. (i.e. ignore "Investment Profile" and "Other information on your personal circumstances")**

INVESTMENT PROFILE – (see "Client's knowledge" above- to be completed if first box is ticked)
Please combine amounts for family accounts

Current Income Level	<input type="checkbox"/>	\$0 - \$50,000	<input type="checkbox"/>	\$250,001 - \$500,000
	<input type="checkbox"/>	\$50,001 - \$100,000	<input type="checkbox"/>	\$500,001 +
	<input type="checkbox"/>	\$100,001 - \$250,000		Current Marginal Tax Rate%
Available for Investment	<input type="checkbox"/>	\$0 - \$50,000	<input type="checkbox"/>	\$500,001 - \$1,000,000
	<input type="checkbox"/>	\$50,001 - \$250,000	<input type="checkbox"/>	\$1,000,000 +
	<input type="checkbox"/>	\$250,001 - \$500,000		

Assets	Value (\$)	Liabilities	Value (\$)
Total Investible Assets	Personal Loans
Residence	Mortgage
Other	Credit Card(s)
	Other
Total Assets	Total Liabilities
Net Assets (Total Assets – Total Liabilities)		

Other information on your personal circumstances

Will you be relying on the income from your investments?	Yes / No Comments -		Do you have a capital gains position requiring consideration?	Yes / No Comments -
Do you: (1) have a requirement for capital growth from your investments?	Yes / No Comments -		How long are you looking to invest for?	<input type="checkbox"/> less than 1 year <input type="checkbox"/> 1 to 3 years <input type="checkbox"/> 3 to 5 years <input type="checkbox"/> greater than 5 years
OR (see below): (2) desire a balanced approach to investment between income producing and growth assets?	Yes / No Comments -		Age range of investor/s (not applicable to companies and trusts)	Investor 1 Investor 2 <input type="checkbox"/> 18-35 <input type="checkbox"/> 18-35 <input type="checkbox"/> 36-55 <input type="checkbox"/> 36-55 <input type="checkbox"/> 55 + <input type="checkbox"/> 55 +

Do you have any other investment or financial needs? If so, please advise:

MANDATORY

SIGNATURE OF APPLICANT

By signing this application form you:

- authorise JMFG to place instructions to deal in securities on your behalf;
- agree you have received a copy of the JMFG Financial Services Guide;
- agree if you did not provide an investment profile, any advice you receive may be based on incomplete or inaccurate information relating to your relevant personal circumstances, investment objectives, financial situation and needs. Therefore, before acting on any advice you may receive, you will have considered the appropriateness of the advice, having regard to your investment objectives, financial situation and needs;
- agree if you did not provide a Strategy Choice or Investment Profile, the advice will be prepared without taking into account your objectives, financial situation or needs and that you have considered the appropriateness of the advice having regard to your objectives, financial situation and needs;
- agree you understand that where personal advice to purchase securities is provided to you over the phone, we will not provide you with a Statement of Advice in respect of that advice;
- agree you have read the Privacy Note on the following page and agree that JMFG may disclose your personal information as set out;
- agree before signing this form you have received and read the Morgans Financial Limited "Financial Services Guide" and "Terms and Conditions" documents and signed the Morgans Financial Limited "New Account Application" Form.

1. Client Signature (or Director of Business) <input type="checkbox"/> tick if sole director and secretary	Name (please print).....	Date
2. Client Signature (or Director/Secretary of Business)	Name (please print).....	Date
3. Client Signature 	Name (please print).....	Date

AUTHORISED REPRESENTATIVE

(If you complete this section please complete letter of authorisation which is included in the new client pack)

Other person(s) authorised to give instruction

(1)	(2)
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PRIVACY NOTE

In providing services to you, JMFG will from time to time collect personal information from you in order to provide you with a range of financial services. Only information that is necessary as prescribed by the Corporations Act and relevant ASIC requirements, in connection with the services which we offer will be collected. In order to fulfil our obligations under the Privacy Act, the necessary security measures have been put in place to minimise the risk of unauthorised access to or loss of personal information.

In the course of providing services to you, we may:

- use the information for the purposes of rendering services and advice to you, such as introducing new products or services to you, or as consented to by you
- share the information with companies related to JMFG
- disclose information to the following parties:
 - brokers appointed by us to undertake stockbroking services on behalf of you
 - registrars and issuers of securities
 - clearing houses
 - our financiers
 - your margin lender and custodian of securities
 - other agents appointed by us to provide services either to you on our behalf or to us, such as our professional advisers.

The Privacy Act is not intended to interfere with legal obligations to disclose information for law enforcement and regulatory purposes. Accordingly, we will cooperate with all law enforcement bodies in providing information when required.

In each of the above situations, only information that is necessary for each situation would be disclosed.

You can request to see your personal information maintained at our offices by making a written request to our Compliance Officer. We would welcome any changes to your details so as to keep our records up-to-date.

JMFG recognises that the law allows you to elect not to provide your personal information. However, please note that by not providing personal information, we may not be able to offer all of our services to you and that any investment advice you do receive will be on a limited basis.

Please contact our Compliance Officer if you would like more information about the way we handle your personal information.

CORPORATIONS ACT REQUIREMENT REGARDING PERSONAL FINANCIAL INFORMATION

To provide you with appropriate personal recommendations with respect to securities, JMFG is required by the Corporations Act to have information about your relevant personal circumstances, including your investment objectives, financial situation and needs, and to have you update this information whenever your circumstances change materially. JMFG recognises that the Law allows you to elect not to provide this information, and accordingly we have given you this choice under this agreement. By not providing this information you acknowledge and accept under this agreement that any investment advice you receive may be based on incomplete or inaccurate information and may not be appropriate to your circumstances as the advice will not have regard to your investment objectives, financial situation and particular needs. Therefore, before acting on the advice, you must carefully consider the appropriateness of the advice, having regard to your investment objectives, financial situation and needs.

PRIVACY ACT 1988 REQUIREMENTS REGARDING PERSONAL INFORMATION

JMFG is legally bound by the National Privacy Principles set out in the *Privacy Act 1988 (Cth)* as amended ("**Privacy Act**"). We are committed to a culture that respects the privacy of individuals through ensuring the security of personal information about them. Please read carefully the section on page 4 of this form on our privacy policies in respect of the collection, use and disclosure of your personal information.

OFFICE USE ONLY

For Superannuation Admin Services accounts, is investment strategy attached? Yes No

FSG dated: Oct 2015

Has client received a Financial Services Guide? Date given: No

Has client completed a PDC form for direct debit of bank account? Yes No

Brokerage: Standard Other (specify):.....

In my view the above Strategy Choice is appropriate for the client having regard to the client's relevant personal circumstances, to the extent that those circumstances have been provided above.

Adviser Signature Adviser Name

Account Number Client HIN Date