
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).

Please complete all sections of this form denoted with a green header.

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 provided
(2).....	.....	.....
(3).....	.....	.....
A/C Designation (If required)	<..... >.....		
Postal Address	.....	
Street Address (Mandatory)	.....		Postcode:
Registered Office	.....		Postcode:
	.....		Postcode:

CONTACT DETAILS			
☎(Bus)	☎(Home)	☎(Mob)	Fax
Email	Contact Name	Position in Co	
Tick to receive Contract Notes via Email <input type="checkbox"/>			

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 Tax may be taken out of your distributions if you do not quote your TFN/ABN.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 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

For each account holder

Please attach one form of the following:

- (a) A form of 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**; and an 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) A form of ID – such as a **certified copy** of a driver's licence – showing the signature/s and address/es* of the person/s signing and all 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 copy**); and either
- (d) A pre-printed **original** bank deposit slip or credit card payment slip for an account in the Business name, or
- (e) An **original** statement of an account in the Business name with a recognised finance company.

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 address/es* of the person/s signing and all beneficiaries;
PLUS
- (b) An **original or certified copy** of the Trust deed; and either
- (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

DO YOU HAVE ANY SPECIAL INVESTMENT PREFERENCES? If so, please detail below.
(e.g. franked income, blue chip shares, industrials, resources, new listings).

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.

.....
.....
.....

MANDATORY

RISK STRATEGY CHOICE Please Indicate Your Most Applicable Choice In Risk Strategy				
STRATEGY	LEADERS	AUSTRALIAN EQUITIES	SMALL COMPANIES	OPPORTUNITIES
RISK PROFILE CHOICE [MANDATORY] Tick One →	Medium Risk <input type="checkbox"/>	Medium/High Risk <input type="checkbox"/>	High Risk <input type="checkbox"/>	Very High Risk <input type="checkbox"/>
INVESTMENT KNOWLEDGE [MANDATORY] Tick One →	<input type="checkbox"/> None <input type="checkbox"/> Moderate <input type="checkbox"/> Extensive	<input type="checkbox"/> None <input type="checkbox"/> Moderate <input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate <input type="checkbox"/> Extensive	<input type="checkbox"/> Moderate <input type="checkbox"/> Extensive
STRATEGY DESCRIPTION	An investment strategy with moderate equity volatility exposure. It can diversify into cash and income producing securities issued by companies included in the ASX 200 and is typically not as liquid as investing in Cash with the possibility of short term negative returns.	An investment strategy with a medium risk exposure skewed toward large listed companies in the ASX 200 but is also likely to have a selection of companies outside the ASX 200. The portfolio is potentially more volatile and less liquid than the Medium Risk strategy and could experience negative returns over the short to medium term.	An investment strategy with a high risk exposure, with a mixture of companies both inside and outside the ASX 200 with a higher potential exposure to shares outside the ASX 200 at times. Shares of smaller companies can be quite illiquid at times and typically exhibit greater volatility than companies within the ASX 200 and may experience negative returns.	This profile is very high risk and does not have specific limitations. The majority of companies will be outside the ASX 200 and many will be classified as Emerging Companies with market capitalisations often less than the smaller end of companies in the ASX 500. These companies at times may be very illiquid and could have very high levels of volatility including negative returns and the possibility for total loss of capital invested.
Cash	0-25%	0-50%	0-50%	0-100%
Income Securities*	0-50%	0-25%	0%	0%
Pref. Shares*	0-50%	0-25%	0-25%	0%
Listed Property	0-50%	0-25%	0-25%	0-25%
Convertible Notes*	0-25%	0-25%	0-25%	0-100%
ASX 200 Shares	90-100%	75-100%	0-75%	0-25%
ex ASX 200	0-10%	0-25%	0-75%	0-100%
Unlisted Securities	0	0	0	0
Overseas Shares	0	0	0	0
Volatility	Moderately volatile – negative return periods possible.	Volatile – negative return periods possible, especially over short terms.	Potentially more volatile than Medium/High Risk strategy – larger and longer negative return periods possible.	Extremely volatile – negative return periods are likely. Risk of loss of capital is possible.
Investment Objective	Moderate capital growth in conjunction with 2-4% annual income return.	Capital growth in conjunction with 2-3% annual income return.	Emphasis on capital growth with minor income return.	Significant emphasis on capital growth and minimal income return.
Investment Timeframe	2-4 years	2-4 years	3-5 years	3-5 years
Investor Suitability	Conservative, lower risk, income rather than capital growth focussed, looking for long term performance in line with the market.	Less conservative, a tolerance for higher risk, growth rather than income focused, looking for long term outperformance relative to the market.	Seeking a more aggressive growth profile, tolerance for high risk, sufficient resources or ability to access capital in order to withstand periods of volatility and underperformance. Moderate or extensive experience of share markets.	Seeking very aggressive and high growth returns. High tolerance for risk and volatility. Ability to replace capital if required. Extensive experience of share markets.

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

MANDATORY

CLIENT'S KNOWLEDGE

Please tick both boxes

1. I/We understand that shares can be more volatile than some other investments, and I am prepared for fluctuations in the value of holdings and the possible loss of capital.
2. I/We have carefully considered the Corporations Act and Privacy Act requirements regarding the provision of personal information. I/We have completed, to the best of my/our ability, the information requested in **Risk Strategy Choice** (above) and **Investment Profile** (including subsection titled "Other Information on Your Personal Circumstances" below.) I/We undertake to update JMFG in writing whenever my/our circumstances change materially.

INVESTMENT PROFILE

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? OR (see below):	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								
(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)	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Investor 1</td> <td style="width: 50%;">Investor 2</td> </tr> <tr> <td><input type="checkbox"/> 18-35</td> <td><input type="checkbox"/> 18-35</td> </tr> <tr> <td><input type="checkbox"/> 36-55</td> <td><input type="checkbox"/> 36-55</td> </tr> <tr> <td><input type="checkbox"/> 55 +</td> <td><input type="checkbox"/> 55 +</td> </tr> </table>	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 +
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 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; and
- agree you have read the Privacy Note on the following page and agree that JMFG may disclose your personal information as set out.

1.
Client Signature **Name**
..... (please print)..... **Date**

(or Director of Business)
 tick if sole director and secretary

2.
Client Signature **Name**
..... (please print)..... **Date**

(or Director/Secretary of Business)

3.
Client Signature **Name**
..... (please print)..... **Date**

AUTHORISED REPRESENTATIVE

(If you complete this section, please complete the Letter of Authorisation included in the New Client Pack)

Other person(s) authorised to give instruction

(1) (2)
.....

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:

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 Risk 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