

Account Profile

Please email this form to: _____ Attention: _____

Morgan Stanley is required to take into account personal information when preparing recommendations for your clients. By supplying the following information Morgan Stanley will be able to provide personal financial product recommendations that are appropriate to your client's investment objectives, financial situation and particular needs. If you do not provide this information, any advice provided to you will be general advice. *We recommend that you provide this information.*

Client details

ACCOUNT NAME _____		ACCOUNT NUMBER (IF KNOWN) _____	
DATE OF BIRTH _____		OCCUPATION (FORMER, IF RETIRED) _____	
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced			
No. of Dependents: _____ Is the client retired? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, what year do they expect to retire? _____			

Financial adviser details

CONTACT NAME _____		TELEPHONE _____	
OFFICE _____		EMAIL _____	
Proposed investment amount \$ _____			

Reason(s) for seeking advice

- | | | |
|---|--|---|
| <input type="checkbox"/> ASX Securities investment advice | <input type="checkbox"/> Build wealth | <input type="checkbox"/> Fund retirement |
| <input type="checkbox"/> Diversify investments | <input type="checkbox"/> Charitable giving | <input type="checkbox"/> Comprehensive financial plan |
| <input type="checkbox"/> Superannuation strategies | <input type="checkbox"/> Estate planning | <input type="checkbox"/> Retirement planning |
| <input type="checkbox"/> Ensure adequate insurance cover | <input type="checkbox"/> Financing solutions | <input type="checkbox"/> Other _____ |

Asset classes the client is willing to invest in

- Cash Fixed Income Property Securities Domestic Shares International Shares Alternatives

Investment time horizon (select one)

- 1-3 years 3-5 years 5-7 years 7-10 years 10+ years

Income requirement (select one)

To what extent does the client currently rely on income from the investments for living expenses?

- Not at all Partially Substantially Entirely

When does the client expect they will rely, either entirely or substantially, on the investment income for living expenses?

- Never Currently Reliant Year _____

Investment objectives and risk tolerance (select one)

Select one of the following combinations to specify the client's risk tolerance and primary investment objective. Refer to the definitions below for guidance.

Risk Tolerance	Primary Investment Objective	
Low (Conservative)	Conservation of capital	<input type="checkbox"/>
Low (Conservative)	Income	<input type="checkbox"/>
Low (Conservative)	Income and long-term capital growth	<input type="checkbox"/>
Moderate	Income	<input type="checkbox"/>
Moderate	Income and long-term capital growth	<input type="checkbox"/>
High (Aggressive)	Income and long-term capital growth	<input type="checkbox"/>
High (Aggressive)	Short-term trading / Speculative capital gain	<input type="checkbox"/>

Risk Tolerance

Low (Conservative): The client is more concerned with preserving capital than maximising gains and can tolerate infrequent, very moderate negative returns through a market cycle.

Moderate: The client understands that pursuing higher returns means that they may have to tolerate periods of negative returns through difficult phases in a market cycle.

High (Aggressive): The client's main objective is maximising capital gains and they can tolerate a sustained period of negative returns through difficult phases of a financial market cycle.

Investment Objective

Conservation of capital: The client seeks to minimise the probability of loss of capital over time by investing in relatively liquid instruments with limited price fluctuations.

Income: The client wishes to invest in investments which provide current income in the form of interest or dividends. These investments may be subject to market price fluctuations.

Income and long-term capital growth: The client seeks to achieve growth of capital over time; associated income generation may also be important. They may experience fluctuations in returns with the possibility of negative returns through difficult phases of a market cycle.

Short-term trading / Speculative capital gain: The client seeks to achieve a high rate of capital growth. Income is not a consideration. They may experience fluctuations in returns and an increased possibility of negative returns through difficult phases of a market cycle.

Knowledge and experience

Knowledge and experience in asset classes and products are key considerations in determining which investments we consider suitable for your client. Refer to the definitions below for guidance.

	None	Minimal	Moderate	Extensive
Equities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed Income (Hybrids, Bonds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Managed Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exchange Traded Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Derivatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
International Securities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

None: The client has no experience whatsoever regarding this type of investment and therefore have a limited appreciation of the risks and possible losses that could be attributable to trading this product type.

Minimal: The client has a very basic understanding and level of experience regarding this type of investment such that the product's risks are unlikely to be fully appreciated. They have less than two years of experience in trading these products.

Moderate: The client has a good understanding and level of experience regarding this type of investment. They understand the product's key economic features and have a good appreciation for the risks involved in trading this product. They have more than two years of experience in trading these products.

Extensive: The client is very experienced and can be considered knowledgeable in trading this product type. They are fully aware of the risks and rewards associated with trading this product. They have more than five years of experience in trading these products.

Investment interests

- | | | | |
|--------------------------------------|--|---|--|
| <input type="checkbox"/> Blue Chip | <input type="checkbox"/> Property Securities | <input type="checkbox"/> Small Cap. | <input type="checkbox"/> Fixed Income |
| <input type="checkbox"/> Industrials | <input type="checkbox"/> Hybrids | <input type="checkbox"/> International Shares | <input type="checkbox"/> Managed Funds |
| <input type="checkbox"/> Resources | <input type="checkbox"/> New Listings | <input type="checkbox"/> Options | <input type="checkbox"/> Managed Investments |
| <input type="checkbox"/> Gold | <input type="checkbox"/> Franked Dividends | <input type="checkbox"/> Warrants | <input type="checkbox"/> Margin Lending |

Existing investments

- | | | | | |
|--|---|--|--|---|
| <input type="checkbox"/> Cash | <input type="checkbox"/> Fixed Income | <input type="checkbox"/> Property Securities | <input type="checkbox"/> Domestic Shares | <input type="checkbox"/> International Shares |
| <input type="checkbox"/> Managed Funds | <input type="checkbox"/> Options/Warrants | <input type="checkbox"/> Superannuation | <input type="checkbox"/> Property | <input type="checkbox"/> Other _____ |

Please note any other relevant circumstances we should take into consideration when providing you with advice

- You may choose not to complete this account profile. In this event, please tick this box to acknowledge that you have decided not to provide information about your client's current financial situation and investment objectives and you understand that we are unable to provide your client with personal advice. You will only receive general or factual information that is provided as general advice and may not be appropriate to your client's needs.

Source of Wealth Form

FINANCIAL ADVISER NAME _____

Internal Use Only

FA CODE

ACCOUNT NUMBER

In complying with our obligations under the AML/CTF Act and Rules, we are required to collect source of wealth information for every account.

Financial information for the account entity, inclusive of assets held outside of Morgan Stanley:

What is the client's primary source of income?

Business Earnings Salary Investments Retirement Assets/Pension Other _____

Annual Income (before tax) \$0 - \$50,000 \$50,000 - \$100,000 \$100,000 - \$200,000
 \$200,000 - \$500,000 \$500,000 - \$1,000,000 > \$1,000,000

Asset Value (\$)

Borrowings against Asset (\$)

Superannuation Investments \$ _____ \$ _____

Investments outside superannuation \$ _____ \$ _____

Other assets (including primary residence) \$ _____ \$ _____

Does the client use or intend to use borrowings to fund future investments in this account? Yes No

Please describe the source of wealth for the investment activity. The source of wealth should disclose the origin of wealth as provided above. Provide as much detail as possible, such as: details and types of businesses or past businesses and sale proceeds; investments; inheritance details; trust distributions; salary and wages; employment or previous employment —include names, dates and amounts.

Example: Mr A Citizen has been an electrician for 10 years and is employed by Sparks & Co on a salary of \$100,000. Mrs M Citizen is a teacher on a salary of \$65,000 in addition to being the primary caregiver for their two children. The majority of assets have been a result of savings built from Mr A Citizen's salary earnings and an inheritance from Mrs M Citizen's parents in 2009. Mrs M Citizen's parents owned a farm which was sold for \$700,000 and proceeds were split equally between Mrs M Citizen and her brother.
