



KiwiSaver Investment Profile

Your attitude to Return and Volatility

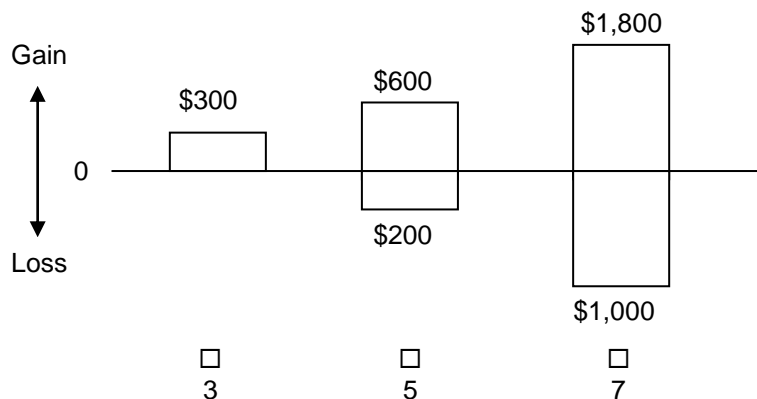
Name: _____

The following questions about investing will help you determine what you want to achieve from your investment. This will help you select the best investment fund for your plan. Remember there is no right or wrong answers as everyone is different. Pick the answer that most fits your situation.

1. My age group is 5 Over 55 10 45 to 54 15 Under 45

Please read each of the following statements and think about whether you agree or disagree with that statement (*tick the statement that most suits you*)

- | | Agree | Neutral | Disagree |
|--|-------------------------------|-------------------------------|-------------------------------|
| 2. I am nearing retirement and therefore I do not want to see my investment fluctuate greatly in the next few years | <input type="checkbox"/>
1 | <input type="checkbox"/>
2 | <input type="checkbox"/>
3 |
| 3. I would be worried if my KiwiSaver declined even though I know it is for the long term | <input type="checkbox"/>
1 | <input type="checkbox"/>
2 | <input type="checkbox"/>
3 |
| 4. Making decisions about investments makes me nervous | <input type="checkbox"/>
1 | <input type="checkbox"/>
2 | <input type="checkbox"/>
3 |
| 5. Out of the following statements pick the one that best describes your attitude towards investing | | | |
| ▪ I prefer investments with a consistent return, even though it might be lower | | | <input type="checkbox"/>
1 |
| ▪ I am willing to have moderate fluctuations for average long term returns | | | <input type="checkbox"/>
2 |
| ▪ I understand investing and am comfortable with fluctuations to get above market returns | | | <input type="checkbox"/>
3 |
| 6. The chart below shows the highest one-year loss and the highest one-year gain on three different hypothetical investments of \$10,000. Where would you invest your money? | | | |



7. During a share market decline, which of the following actions would you take?
- I would sell a proportion of my shares and invest in bank deposits with the proceeds 1
 - I would hold tight and wait for the market to pick up 2
 - I would buy shares while the market prices are low 3
8. The amount of income I am able to save is?
- Less than 4% of my income 1
 - 4% of my income 2
 - Over 4% of my income 3
9. Over the next 5 years I expect to
- Buy my first home 1
 - Retire 1
 - Maintain my current contributions 2
 - Increase the contributions 3

Add up your total score and using the table below select your fund

YOUR SCORE =

SCORES	Recommended Fund	Client Initial and %
15-23	<p>Conservative Investor</p> <p>Investors seeking modest returns that are likely to be slightly better than bank deposits, with a focus on portfolio preservation. Investments should be predominately be cash and fixed interest bonds, with a limited exposure to property and shares.</p>	
24-33	<p>Balanced Investor</p> <p>Investors wanting to achieve moderate increases by balancing the risk of investment in property and the sharemarket with less volatile fixed interest bonds and cash. Investments should be in a range of NZ and international shares together with property, cash and fixed interest bonds.</p>	
34-43	<p>Growth Investor</p> <p>Investors willing to adopt a higher level of risk in search of potentially higher returns through a portfolio of assets with a strong emphasis on growth. Investments should predominantly be in NZ and international shares, with an exposure to property, cash and fixed interest bonds.</p>	