



Investment Profile

Attitude to Return and Volatility for _____

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. When will I need to spend all this money? 1-2 years 3-5 years 5 years +

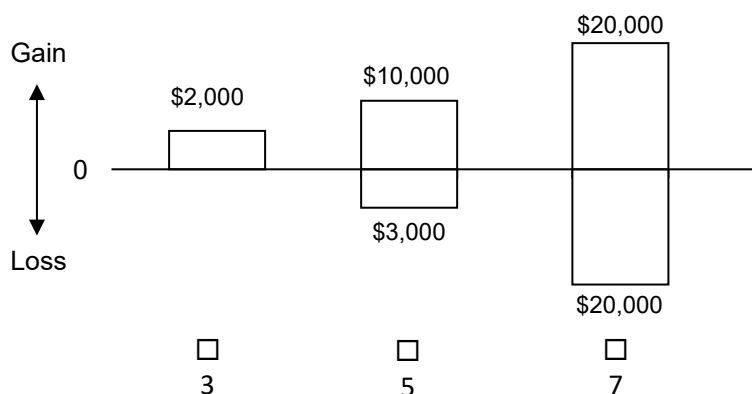
Agree Neutral Disagree

2. I would be concerned if the returns on my investment fluctuated greatly on a monthly basis 1 3 5
3. I would be worried if my investments declined over 6 months even though I know investing is for the long term 1 3 5
4. Making my own investment decisions makes me nervous 1 2 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 1
- I am willing to accept moderate fluctuations for average long-term returns 4
- I am comfortable with fluctuations to get above market returns 7

6. The chart below shows the highest one-year loss and the highest one-year gain on three different hypothetical investments of \$100,000. Where would you invest your money?



7. Typically, the pain of a loss is felt more strongly than the elation of a gain. Would you say that when faced with a major financial decision you are more focused on your investment not going down or going up in value?

- Capital preservation is important and some negative returns would worry me 1
- Capital appreciation is important and I wouldn't worry if I had some volatility 3

8. The expression that best describes your attitude to investing is;

- 'Look before you leap' 1
- 'Just do it' 3

9. How important is it that you have immediate access to your long-term investment?

- Extremely important – I need to be able to access my investments 1
- Somewhat important – I like to have access to my investments if I need funds 2
- Not important – I won't be accessing my investments for the longer term 3

YOUR SCORE =

SCORES Recommended Profile

		%
15-24	<p>Conservative Investor</p> <p>Investors seeking modest returns with a focus on portfolio preservation. Investments will be predominately fixed interest bonds, with a limited exposure to growth assets</p>	<input type="text"/>
25-34	<p>Balanced Investor</p> <p>Investors wanting to balance the risk of investment in property and shares with less volatile fixed interest bonds. Investments will be in a range of cash, fixed interest, growth assets</p>	<input type="text"/>
35-45	<p>Growth Investor</p> <p>Investors willing to adopt a higher level of risk in search of potentially higher returns. Investments will predominantly be in growth assets, with a small exposure to fixed interest bonds.</p>	<input type="text"/>

Reason for Risk Profile;

- Preservation of capital is paramount while getting stable gains.
- Happy to have volatility over a medium term of 1-2 years as realise investing is for the long term.
- Understand that values can fall and rise quickly with changing market conditions when looking for growth.

Comments _____

Client Name: _____	Client Signature: _____	Date: _____/_____/_____
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