

INVESTOR PROFILE QUESTIONNAIRE

Selecting your investor profile

Important information

The investor profile questionnaire below is not personalised advice and should not be your only source of information and advice when you are making investment decisions. It should be treated as a guide only and is not a personal investment or financial plan. For personalised advice you should contact an authorised financial adviser.

1.	How long before you reach retirement age?	Score
	Less than five years	0
	Five to 15 years	8
	16 to 30 years	16
	More than 30 years	25
2.	For me KiwiSaver is mostly about keeping my money safe (making sure the value of my savings does not reduce). I am more concerned about protecting my savings than achieving high returns.	Score
	I strongly agree, keeping my money safe is most important to me.	0
	I agree, I want to keep my money safe, but I am also interested in returns.	8
	I disagree, I'm mostly concerned with achieving returns.	16
	I strongly disagree, my goal is to get the best possible return and I accept my investment value may go up and down.	25
3.	Outside of the money you are saving through KiwiSaver, do you have other savings?	Score
	I have no other savings.	0
	I have some savings but I will not continue to add to these savings in addition to KiwiSaver.	8
	I have some savings which I will continue to add to as well as saving into KiwiSaver.	16
	I have at least one year of salary already saved or invested outside of KiwiSaver which I may or may not continue to add to.	25
4.	Imagine your KiwiSaver savings have built up to \$10,000 and over the next year they drop in value to \$9,000. What would you do?	Score
	Consider switching to a lower risk Investment Fund.	0
	Monitor my investment closely.	5
	Do nothing and expect that my investment will recover at some time in the next one to two years.	10
	Consider increasing the amount I am saving.	15
5.	Which of these statements most closely describes how much you know about investments?	Score
	I'm only familiar with bank term deposits and savings accounts.	0
	I know a little bit about investments other than bank term deposits and savings accounts and understand why diversification is important for investing.	3
	I understand different types of investments have different levels of risk and return which cause them to rise and fall in value at different times.	6
	I understand all types of investments well (including shares and property) and understand the various influences on their returns.	10
		TOTAL

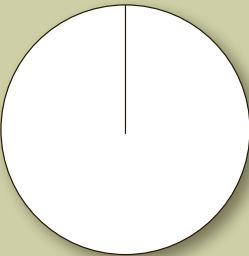
Investor profiles and matching Investment Funds

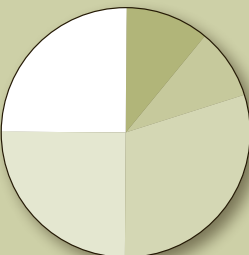
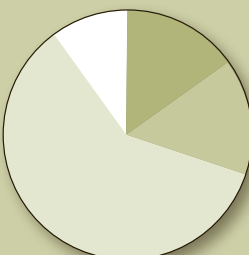
Now add up your score, and read through the investor profile that matches your score. The questionnaire is only a guide, so if you don't agree with the description, you may wish to read the profiles above and below and see if they sound more like you. The matching Investment Fund is shown next to the investor profile.

You can choose to invest in more than one Investment Fund if you want to. However, when considering your investment selection, it's important to note that seven of the ten Investment

Funds are diversified. As the diversified Investment Funds have exposure to a mix of different asset classes (such as cash, fixed interest, property and shares) selecting more than one of these Investment Funds can result in an overall asset allocation that may not match your investor profile.

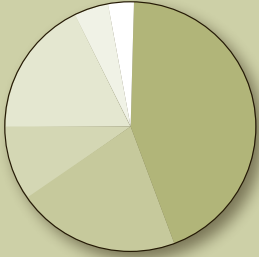
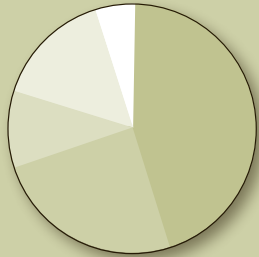
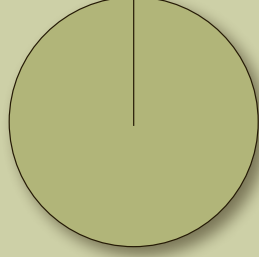
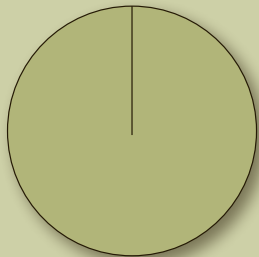
You can also choose to switch between Investment Funds at any time. Remember that if you don't choose an Investment Fund your savings will be invested in the Tracker Conservative Fund.

Your score and investor profile	Matching Investment Fund	Key information summary	
<p>Your score 0-28</p> <p>Defensive Investor</p> <p>You are a cautious investor and seek stable or consistent returns. You accept that over time, your investment may not grow as fast as inflation.</p>	 <p>NZ Cash Fund</p>	Objective	To provide investors with low risk returns consistent with short-term wholesale New Zealand bank deposits.
		Investment focus	Invests in short-term cash and securities.
		Current benchmark investment asset mix	<input type="checkbox"/> NZ Cash 100%
		Your time frame	Short to medium-term
		Your risk profile	Lower risk/return

Your score and investor profile	Matching Investment Fund(s)	Key information summary	
<p>Your score 29-45</p> <p>Conservative Investor</p> <p>You seek comparatively stable returns. You are prepared to accept comparatively lower returns to achieve this objective. Returns may vary from year to year and may be negative.</p>	 <p>Tracker Conservative Fund</p>	Objective	To provide investors with conservative returns over the medium to long-term, using an index-tracking investment style
		Investment focus	Invests in a high proportion of income assets (cash and fixed interest) and a low proportion of growth assets (shares).
		Current benchmark investment asset mix	<input type="checkbox"/> Cash 25% <input type="checkbox"/> NZ Fixed Interest 25% <input type="checkbox"/> World Fixed Interest 30% <input type="checkbox"/> Australasian Shares 9% <input type="checkbox"/> World Shares 11%
		Your time frame	Medium to long-term
		Your risk profile	Lower risk/return
	 <p>Active Conservative Fund</p>	Objective	To provide investors with comparatively stable returns over the medium to long-term, using an active investment management style.
		Investment focus	Invests in a high proportion of income assets (cash and fixed interest) and a low proportion of growth assets (shares).
		Current benchmark investment asset mix	<input type="checkbox"/> Cash 10% <input type="checkbox"/> Global Fixed Interest 60% <input type="checkbox"/> Australasian Shares 15% <input type="checkbox"/> World Shares 15%
		Your time frame	Medium to long-term
		Your risk profile	Lower risk/return

Your score and investor profile	Matching Investment Fund	Key information summary	
<p>Your score 46-64</p> <p>Moderate Investor</p> <p>You seek moderate returns from your investment and are prepared to accept some fluctuation in the value of your investment to achieve this. Returns may vary from year to year and may be negative.</p>	<p>Tracker Moderate Fund</p>	Objective	To provide investors with moderate capital growth over the medium to long-term, using an index-tracking investment style.
		Investment focus	Invests in a relatively high proportion of income assets (cash and fixed interest) and a lower proportion of growth assets (shares and property).
		Current benchmark investment asset mix	<ul style="list-style-type: none"> <input type="checkbox"/> Cash 12% <input type="checkbox"/> NZ Fixed Interest 21% <input type="checkbox"/> World Fixed Interest 27% <input type="checkbox"/> Global Property 9% <input type="checkbox"/> Australasian Shares 14% <input type="checkbox"/> World Shares 17%
		Your time frame	Medium to long-term
		Your risk profile	Medium risk/return

Your score and investor profile	Matching Investment Fund(s)	Key information summary	
<p>Your score 65-81</p> <p>Balanced Investor</p> <p>You seek medium to high returns from your investment. In achieving growth, you are willing to accept fluctuations in the value of your investments. Returns may vary from year to year and may be negative.</p>	<p>Tracker Balanced Fund</p>	Objective	To provide investors with long-term capital growth, using an index-tracking investment style.
		Investment focus	Invests in a relatively high proportion of growth assets (shares and property) and a lower proportion of income assets (cash and fixed interest).
		Current benchmark investment asset mix	<ul style="list-style-type: none"> <input type="checkbox"/> Cash 5% <input type="checkbox"/> NZ Fixed Interest 16% <input type="checkbox"/> World Fixed Interest 19% <input type="checkbox"/> Global Property 10% <input type="checkbox"/> Australasian Shares 20% <input type="checkbox"/> World Shares 30%
		Your time frame	Long-term
		Your risk profile	Medium risk/return
	<p>Active Balanced Fund</p>	Objective	To provide investors with medium to high level of investment return over the long-term, using an active investment management style.
		Investment focus	Invests in a relatively high proportion of growth assets (shares and property) and a lower proportion of income assets (cash and fixed interest).
		Current benchmark investment asset mix	<ul style="list-style-type: none"> <input type="checkbox"/> Cash 10% <input type="checkbox"/> Global Fixed Interest 30% <input type="checkbox"/> Global Property 10% <input type="checkbox"/> Australasian Shares 20% <input type="checkbox"/> World Shares 30%
		Your time frame	Long-term
		Your risk profile	Medium risk/return

Your score and investor profile	Matching Investment Fund(s)	Key information summary	
<p>Your score 82-100</p> <p>Growth Investor</p> <p>You are a long-term investor seeking a high return from your investment. You are prepared to accept significant fluctuations in returns from year to year to achieve this objective. Returns may be negative.</p>	 <p>Tracker Growth Fund</p>	Objective	To provide investors with higher long-term capital growth, using an index-tracking investment style.
		Investment focus	Invests in a high proportion of growth assets (shares and property) and a low proportion of income assets (cash and fixed interest).
		Current benchmark investment asset mix	<ul style="list-style-type: none"> <input type="checkbox"/> Cash 2% <input type="checkbox"/> NZ Fixed Interest 6% <input type="checkbox"/> World Fixed Interest 12% <input type="checkbox"/> Global Property 10% <input type="checkbox"/> Australasian Shares 25% <input type="checkbox"/> World Shares 45%
		Your time frame	Long-term
		Your risk profile	High risk/return
		 <p>Active Growth Fund</p>	Objective
	Investment focus		Invests in a high proportion of growth assets (shares and property) and a low proportion of income assets (cash and fixed interest).
	Current benchmark investment asset mix		<ul style="list-style-type: none"> <input type="checkbox"/> Cash 5% <input type="checkbox"/> Global Fixed Interest 15% <input type="checkbox"/> Global Property 10% <input type="checkbox"/> Australasian Shares 25% <input type="checkbox"/> World Shares 45%
	Your time frame		Long-term
	Your risk profile		High risk/return
	 <p>Active High Growth Fund</p>		Objective
		Investment focus	Uses an active management style and invests solely in growth assets (world shares).
		Current benchmark investment asset mix	<ul style="list-style-type: none"> <input type="checkbox"/> World Shares 100%
		Your time frame	Long-term
		Your risk profile	High risk/return
		 <p>Global Sustainability Fund</p>	Objective
Investment focus	Uses an active management style and invests in companies that demonstrate sustainable practices and policies. Recognises that environmental, social and governance factors can affect a company's ability to successfully operate over the long-term. The Global Sustainability Fund invests solely in growth assets (world shares).		
Current benchmark investment asset mix	<ul style="list-style-type: none"> <input type="checkbox"/> World Shares 100% 		
Your time frame	Long-term		
Your risk profile	High risk/return		

The FirstChoice KiwiSaver Scheme is provided by ASB Group Investments Limited. A current Investment Statement is available by calling 0800 1ST CHOICE (0800 178 246).

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