

### INVESTOR PROFILE QUESTIONNAIRE

This questionnaire will help you find out what type of investor you are. It's important to note that there are no right or wrong answers, we are simply trying to work out what kind of investor you are so you can choose the investment fund that best suits you. With each question, simply choose the answer that best describes you and record the corresponding points value. Then when you add up the total points value, use this to determine your investor profile.

<b>1.</b>	<b>How long before you reach retirement age?</b>	Score
	Less than five years	0
	Five to 15 years	8
	16 – 30 years	16
	More than 30 years	25
<b>2.</b>	<b>For you KiwiSaver is mostly about keeping your money safe (making sure the value of any savings you have contributed does not reduce). You're more concerned about protecting your savings than achieving high returns. I...</b>	Score
	Strongly agree, keeping my money safe is most important to me.	0
	Agree, I want to keep my money safe, but I am also interested in returns.	8
	Disagree, I'm mostly concerned in achieving returns.	16
	Strongly disagree, my goal is to get the best possible return and I accept my investment value may go up and down.	25
<b>3.</b>	<b>Outside of the money you are saving through KiwiSaver, I have...</b>	Score
	No other savings.	0
	Some savings but I will not continue to add to these savings in addition to KiwiSaver.	8
	Some savings which I will continue to add to as well as saving into KiwiSaver.	16
	At least one year of salary already saved or invested outside of KiwiSaver which I may or may not continue to add to.	25
<b>4.</b>	<b>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?</b>	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
<b>5.</b>	<b>Which of these statements most closely describes how much you know about investments?</b>	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

Now add up your points and use it to find your investment profile on page two. This questionnaire is only a guide, so if you don't agree with the description look over the profiles above and below it to see if they sound more like you.

TOTAL	
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#### Important

This profile 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. You may wish to seek advice from a financial adviser.

## INVESTOR PROFILES AND MATCHING INVESTMENT FUNDS

Your score	Investor profile	Matching investment fund(s)
0-28	<p><b>Defensive investor</b></p> <p>You are a cautious investor generally with a short to medium-term investment time horizon. You seek stable or consistent returns and want your investment to have a major emphasis on income assets such as cash and fixed interest. You accept that over time, your investment may not grow as fast as inflation.</p>	<ul style="list-style-type: none"> <li>• NZ Cash Fund</li> </ul>
29-45	<p><b>Conservative investor</b></p> <p>You are a conservative investor looking for some growth but wish to remain cautious. You have a medium to long-term investment time horizon. You are willing to have a major portion of your investment allocated to income assets (cash and fixed interest) with the balance allocated to growth assets (shares and property). In achieving growth, you are willing to accept some volatility in your investments.</p>	<ul style="list-style-type: none"> <li>• Tracker Conservative Fund</li> <li>• Active Conservative Fund</li> </ul>
46-64	<p><b>Moderate investor</b></p> <p>You have a medium to long-term investment time horizon for your investment. You seek moderate returns. You would like to see your investment stay ahead of inflation and are prepared to accept some fluctuation in the value of your investment to achieve this. You would prefer to have a higher allocation to income assets than growth assets.</p>	<ul style="list-style-type: none"> <li>• Tracker Moderate Fund</li> </ul>
65-81	<p><b>Balanced investor</b></p> <p>You are a long-term investor seeking medium to high capital growth on your investment. You accept that in achieving the capital growth required you will be faced with some fluctuations in investment returns from time to time and there will be occasions of losses. You are willing to accept a higher allocation to growth assets than income assets.</p>	<ul style="list-style-type: none"> <li>• Tracker Balanced Fund</li> <li>• Active Balanced Fund</li> </ul>
82-100	<p><b>Growth investor</b></p> <p>You are a long-term investor wanting to maximise the return you can achieve with your investment. You understand that the investment you are likely to adopt will include a major emphasis on growth assets namely shares and property. You appreciate that this will lead to significant fluctuations in returns over the short to medium-term, and there may be periods of negative returns and the risk of capital losses.</p>	<ul style="list-style-type: none"> <li>• Tracker Growth Fund</li> <li>• Active Growth Fund</li> <li>• Active High Growth Fund</li> <li>• Global Sustainability Fund</li> </ul>

Remember you can choose to invest in more than one investment fund if you want to. Plus you can choose to switch between investment funds at any time should you want to.

### Ready to join

Download or request an investment statement from [www.firstchoiceinvestments.co.nz](http://www.firstchoiceinvestments.co.nz) and complete the application form. If you have any questions, please call us on 0800 1ST CHOICE (0800 178 246).

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