

Risk Profiler

What type of investor are you?

Understanding risk is about determining your capacity for risk and uncertainty, as well as your attitude towards risk.

Remember, this is a guide only and may not accurately reflect your particular circumstances. Before making your choice you should refer to the relevant Booster KiwiSaver Scheme Product Disclosure Statement and talk with a financial adviser to help you plan for your future. A disclosure statement is available from them, on request and free of charge.

For each of the questions, read the statements and tick the number that most applies to you. If there is more than one person completing this questionnaire, please ask them to use the additional columns provided.

Investor Profile Questions

Date: / /

	Name:	Name:	Name:
When do you plan to make a significant lump sum withdrawal from your portfolio, for example, for the purchase of a first home or for retirement needs? (From age 65 at the earliest)			
Within 2 years – you need a DEFENSIVE TYPE fund	<input type="radio"/> 1	<input type="radio"/> 1	<input type="radio"/> 1
In 2 to 5 years – you need a CONSERVATIVE TYPE fund	<input type="radio"/> 3	<input type="radio"/> 3	<input type="radio"/> 3
In 6 to 10 years – continue to next question	<input type="radio"/> 5	<input type="radio"/> 5	<input type="radio"/> 5
In 11 to 20 years – continue to next question	<input type="radio"/> 7	<input type="radio"/> 7	<input type="radio"/> 7
More than 20 years – continue to next question	<input type="radio"/> 10	<input type="radio"/> 10	<input type="radio"/> 10
Which of the following questions best describes your thoughts about risks and returns?			
I want to minimise my risk and am therefore willing to accept low returns	<input type="radio"/> 1	<input type="radio"/> 1	<input type="radio"/> 1
I am willing to take a moderate amount of risk to generate low to medium returns	<input type="radio"/> 3	<input type="radio"/> 3	<input type="radio"/> 3
I am willing to take a reasonable amount of risk to provide a more medium return	<input type="radio"/> 5	<input type="radio"/> 5	<input type="radio"/> 5
In order to receive higher returns, I am willing to take a relatively high amount of risk	<input type="radio"/> 7	<input type="radio"/> 7	<input type="radio"/> 7
I want to maximise my returns and am willing to accept a high level of risk	<input type="radio"/> 10	<input type="radio"/> 10	<input type="radio"/> 10
Protecting my investment portfolio from a fall in value at any time is more important to me than achieving high returns?			
Strongly Agree	<input type="radio"/> 1	<input type="radio"/> 1	<input type="radio"/> 1
Agree	<input type="radio"/> 3	<input type="radio"/> 3	<input type="radio"/> 3
Neither agree or disagree	<input type="radio"/> 5	<input type="radio"/> 5	<input type="radio"/> 5
Disagree	<input type="radio"/> 7	<input type="radio"/> 7	<input type="radio"/> 7
Strongly Disagree	<input type="radio"/> 10	<input type="radio"/> 10	<input type="radio"/> 10

Consider you have an investment balance of at least \$20,000 or more. If after a short period of time (less than 1 year) your balance has dropped in value, which statement reflects best how you would feel about this?

I would be unhappy with any drop in value	<input type="radio"/> 1	<input type="radio"/> 1	<input type="radio"/> 1
I would be OK with a drop in value of no more than 5%	<input type="radio"/> 3	<input type="radio"/> 3	<input type="radio"/> 3
I would be OK with a drop in value of no more than 10%	<input type="radio"/> 5	<input type="radio"/> 5	<input type="radio"/> 5
I would be OK with a drop in value of up to 15%	<input type="radio"/> 7	<input type="radio"/> 7	<input type="radio"/> 7
I would be OK with a drop in value of up to 20%	<input type="radio"/> 10	<input type="radio"/> 10	<input type="radio"/> 10

How often would you tend to worry about your investment returns?

Daily	<input type="radio"/> 1	<input type="radio"/> 1	<input type="radio"/> 1
Monthly	<input type="radio"/> 3	<input type="radio"/> 3	<input type="radio"/> 3
Quarterly	<input type="radio"/> 5	<input type="radio"/> 5	<input type="radio"/> 5
Annually	<input type="radio"/> 7	<input type="radio"/> 7	<input type="radio"/> 7
Never or only occasionally over the longer term	<input type="radio"/> 10	<input type="radio"/> 10	<input type="radio"/> 10

Total Score:

Add together all the scores you have ticked and match the total of each person's score (as applicable) to the suggested investment funds.

Total Score	Investor Type	Booster KiwiSaver Scheme Fund	Product Disclosure Statement
5 to 12	Defensive	Capital Guaranteed Fund Enhanced Income Fund	Multi-sector Fund options Single-sector and Specialty Fund options
13 to 20	Conservative	Default Saver Fund Moderate Fund Asset Class Conservative Fund	Multi-sector Fund options Multi-sector Fund options Asset Class Fund options
21 to 29	Balanced	Balanced Fund Socially Responsible Investment Balanced Fund Asset Class Balanced Fund	Multi-sector Fund options Socially Responsible Investment Fund options Asset Class Fund options
30 to 37	Balanced Growth	Balanced Growth Fund	Multi-sector Fund options
38 to 44	Growth	High Growth Fund International Share Fund Socially Responsible Investment Growth Fund Asset Class Growth Fund	Multi-sector Fund options Single-sector and Specialty Fund options Socially Responsible Investment Fund options Asset Class Fund options
45 to 50	Aggressive Growth*	Geared Growth Fund* Options Fund* Trans-Tasman Share Fund*	Single-sector and Specialty Fund options Single-sector and Specialty Fund options Single-sector and Specialty Fund options

* While your total score indicates you are an Aggressive Growth Investor, this may not necessarily mean you are suited to the Geared Growth Fund, the Options Fund or the Trans-Tasman Share Fund. Please talk with a financial adviser to see if any of these funds are suitable for you.