

Determining my risk profile

Aon KiwiSaver Scheme

These short questions will help you understand your attitude towards investment risk and help you decide which option may suit your needs. This is important because your attitude to risk is one of the main factors when deciding how to invest your money. Remember these questions are intended as a guide only and we strongly recommend you seek professional investment advice from a financial adviser to help you plan for your future.

Age

1. When do you plan to draw on your KiwiSaver account?	Points	My score
Short term (1-3 years)	5	
Medium term (3-10 years)	10	
Long term (more than 10 years)	20	

Risk tolerance

2. If your investments were to decline in value by 20% over a 12 month period, what would you do?	Points	My score
Transfer the entire investment to a more secure option	5	
Transfer some (say half) of the investment to a more secure option	10	
Do nothing	15	
Invest more to take advantage of lower prices	20	

Investment experience

3. How would you best describe your investment experience?	Points	My score
I am an experienced investor	15	
I take an interest but I'm not really comfortable making investment decisions myself	10	
I am not familiar with investment markets and have little interest in their workings	5	

Investment decisions

4. What would you do with a \$100,000 windfall that had to be invested? (i.e. you cannot buy that sports car or holiday house)	Points	My score
Put it all in the share market	25	
Put most in the share market and the rest in a more secure investment such as a term deposit	20	
Invest in a property (which includes paying off the mortgage)	15	
Put most in a more secure investment and the rest in the share market or a similar higher risk investment	10	
Put it all in the bank or on term deposit	5	

Total score

Your total score indicates the investment fund you may wish to consider.

Your score	Type of fund	Investment funds available
20 to 30	Cash	ANZ Cash Fund Nikko Cash Fund
31 to 40	Conservative	Russell LifePoints® Conservative Fund
41 to 50	Moderate	Russell LifePoints® Moderate Fund Russell LifePoints® Target Date 2025 Fund
51 to 60	Balanced	ANZ Balanced Fund Russell LifePoints® Balanced Fund Russell LifePoints® Target Date 2035 Fund Nikko Balanced Fund
61+	Growth/Aggressive	Russell LifePoints® Growth Fund Russell LifePoints® Target Date 2045 Fund Russell LifePoints® Target Date 2055 Fund Milford Active Growth Wholesale Fund

This is a tool to assist you determine the investment option that may best suit your risk profile. This is not an investment or financial plan and should be treated as a guide only. We recommend you discuss your investment options prior to making any choices with your professional adviser. Neither the Manager or Supervisor accepts any responsibility for the investment option you choose or for the performance of your investments in respect of the Scheme.