

Choosing the investment that's right for you /

Before you make any decision regarding saving or investment, it's important that you understand your current financial situation and determine your own financial goals.

This questionnaire is designed to help you to identify the investment strategy and AXA investment portfolio(s) that best meet your financial goals.

It's important to ensure that the portfolio(s) you choose match your financial goals, risk profile and your time frame for investment. This questionnaire provides a guideline only to assist you in making that decision.

Add your scores together to give an indication of an investment strategy that may be right for you. You can then use this result in light of your current financial situation and your own financial goals to help determine which AXA investment portfolio(s) best meet your needs.

Answer the questions opposite:

Circle one score for each of the questions below

When do you expect to retire?	
Within three years	10
Between three and five years	30
Between five and 10 years	60
More than 10 years	90
Which sentence best reflects your attitude to investment risk?	
I am not comfortable with the risk of my savings losing value (even temporarily). I would be satisfied with lower returns, knowing there is a lower risk of my savings losing value	10
I would be comfortable with there being a low risk of my savings losing value if there is a possibility that returns could be higher than term deposits	50
I am prepared to accept a medium level of risk of my investment losing value, if there is a possibility of gains over the long term (over five years)	100
I am prepared for a high level of risk of my investment losing value if there is a possibility of higher returns over the long term (over seven years)	150
Which statement best describes your normal attitude to savings and investing?	
I am normally a cautious investor, preferring investments with a low level of risk	10
I am normally a conservative investor, preferring most investments to be low risk with some in higher risk areas that aim to provide a higher long-term return	50
I am normally a balanced investor, preferring a balance of investments spread over both low risk areas and high risk areas that aim to provide a higher long-term return	90
I am normally a mildly aggressive investor, who prefers most investments to be in higher risk areas that aim to provide a higher long-term return and some in low risk areas	120
I am normally an aggressive investor, preferring all investments to be in areas that aim to provide long-term returns	150
Add your scores together and see overleaf for details	
Total score	

		/ /
Client name	Signature	Date



30-130 Cash Portfolio

Short term with low risk, the Cash Portfolio is designed for the short-term or the very cautious investor. The benefit of seeking lower but steady returns from these types of investments is that there is likely to be a low degree of fluctuation in the value of your investment.

140-240 Conservative Portfolio

The Conservative Portfolio is designed for the shorter-term or the cautious investor (investing for 2–3 years). Historically, the returns tend to be steady and there is likely to be a low degree of fluctuation in the value of investments.

250-270 Balanced Portfolio

The Balanced Portfolio is designed for the medium to long-term investor (i.e. five years plus) who is prepared to accept a higher level of risk in return for the possibility of higher potential growth.

280+ High Growth Portfolio

The High Growth Portfolio is designed for the long-term investor (i.e. for at least seven years), who is prepared to accept a high level of risk in return for the possibility of greater potential growth.

Important notes

- Your investment strategy will be influenced by how long you have until retirement and your attitude to investing and investment risk; your risk profile. The risk associated with reaching a goal may or may not match your risk profile.
- Each portfolio (except the Cash Portfolio) invests in a range of investment sectors which include cash, fixed interest, property and shares. The investment mix of each portfolio provides a different level of risk and earning potential. A panel of investment specialists regularly decides within pre-determined ranges on the exact mix at any given time, dependent on what's happening in the investment market.
- The percentages shown in the above charts reflect the current benchmark weighting only. Investments in each asset class will vary from time to time around those benchmarks within the prescribed investment ranges.
- The investment ranges, mixture of assets, objectives, strategies, benchmarks and the nature of the assets in which each portfolio can and does invest and the way the various investment exposures are obtained may change at any time without prior notification.
- Fees for each portfolio vary depending on which one(s) you choose. See the relevant Investment Statement for the current fees.
- Each of the portfolios is currently invested in Client Unit Trust, a range of Unit Trusts issued by Assure New Zealand Limited, a related party of the Administration Manager.

The value of investments, and the income from them, may go down as well as up and are not guaranteed. Past performance is not necessarily a guide to future performance. You may not get back the full amount invested.

Before you make any decisions regarding saving or investment, it's important to understand your current financial situation and determine your personal goals. We strongly recommend that you seek advice from a financial adviser.

www.axa.co.nz

For more information about these and other AXA New Zealand products and services, call your financial adviser or contact us on **0800 106 652**.

A disclosure statement is available from your financial adviser, on request and free of charge.

National Mutual Corporate
Superannuation Services Limited,
PO Box 1692, Wellington 6140.
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