

Super Simple

Introducing Russell LifePoints

Easy steps to your financial security

Feeling overwhelmed by information, investment options, and the fear of making the wrong decision? Russell LifePoints changes all that and can make your KiwiSaver investment decision easy.

Option A

Russell LifePoints
Target Date
Portfolios

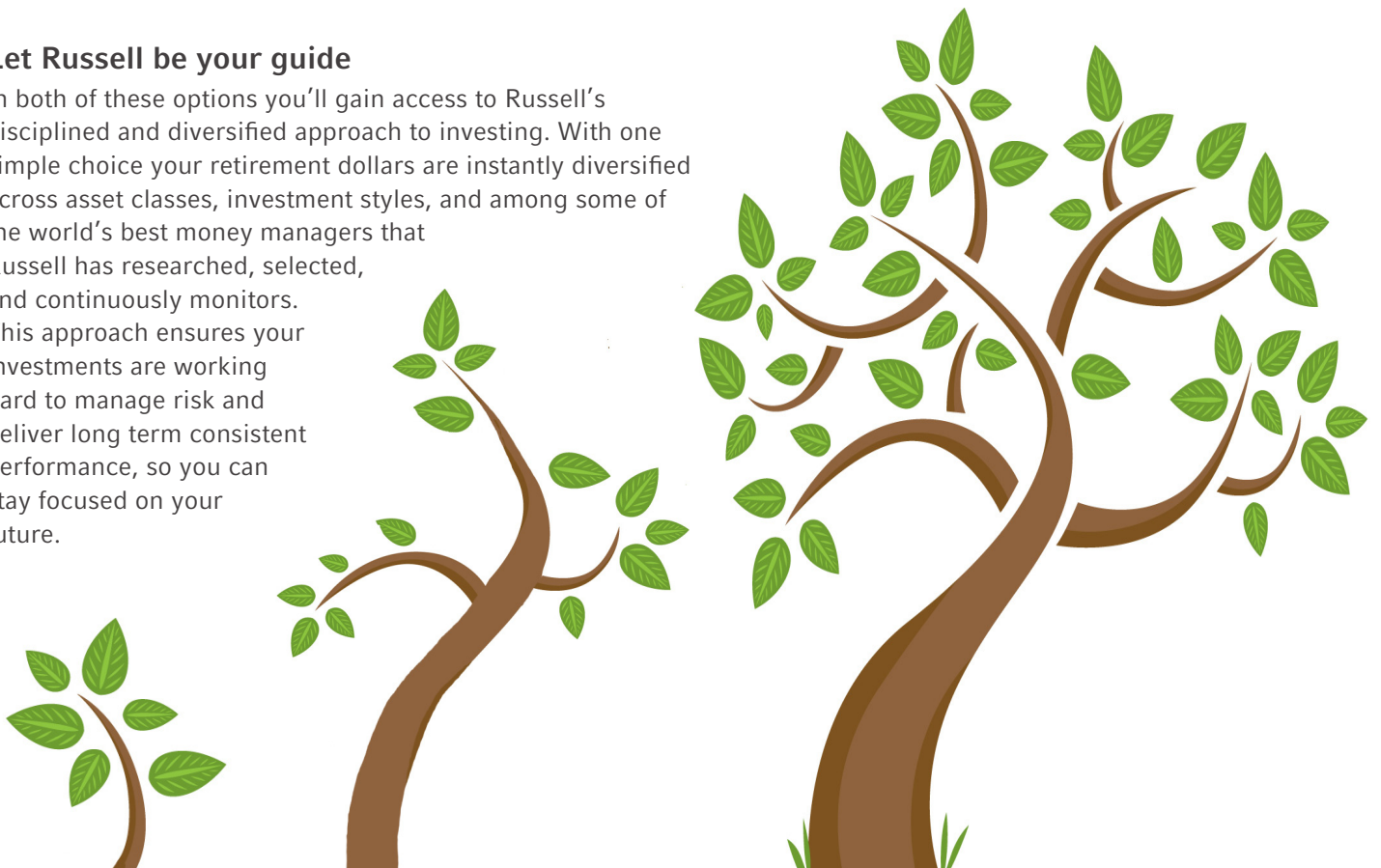
or

Option B

Russell LifePoints
Diversified
Portfolios

Let Russell be your guide

In both of these options you'll gain access to Russell's disciplined and diversified approach to investing. With one simple choice your retirement dollars are instantly diversified across asset classes, investment styles, and among some of the world's best money managers that Russell has researched, selected, and continuously monitors. This approach ensures your investments are working hard to manage risk and deliver long term consistent performance, so you can stay focused on your future.

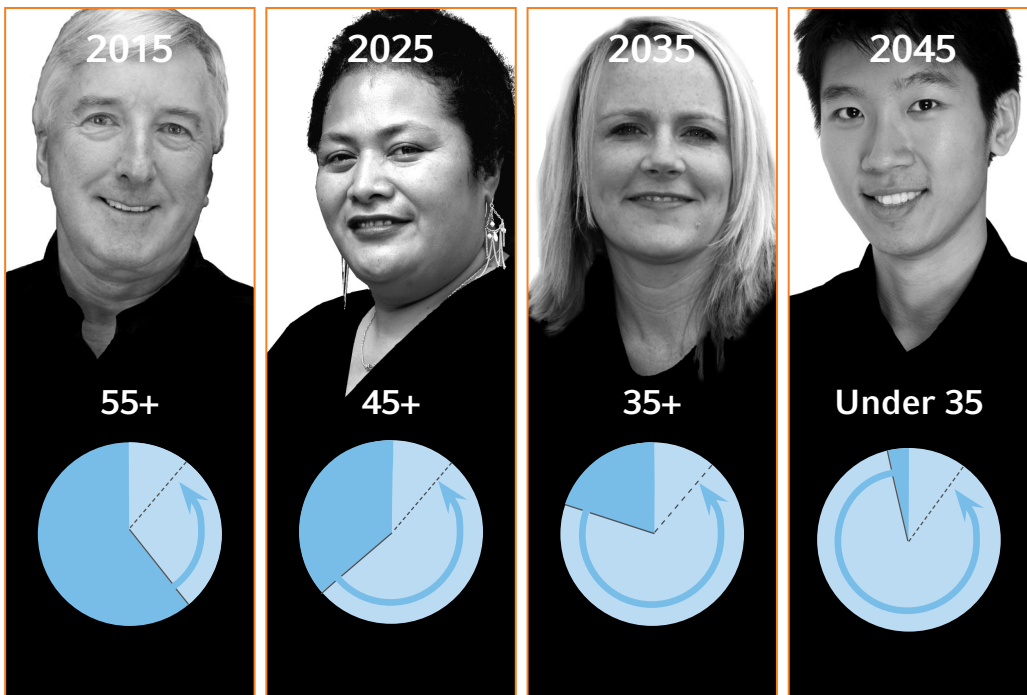


Option A: Make one simple choice

Russell LifePoints® Target Date Portfolios

Best for investors who:

- want to answer just one simple question - when will I retire?
- need diversification, professional management and automatic rebalancing without any additional decisions to make
- want automatic annual asset reallocation



Follow these easy steps

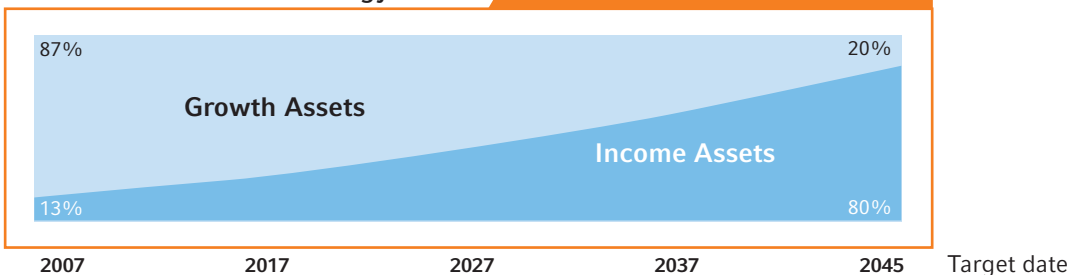
- 1 Choose the portfolio with the date nearest your retirement date
- 2 Contribute 100% to that portfolio
- 3 Relax and retire!

Current age

—— Today - - - - Target date — Income assets — Growth assets

Even though you've made one simple choice, Russell's work is just beginning for you. Through Russell's ongoing professional management, your portfolio will automatically become more conservative as you near retirement.

Evolution of the 2045 strategy fund



Option B: Find the perfect fit

Russell LifePoints® Diversified Portfolios

Best for investors who:

- are willing to complete a questionnaire
- want an investment tailored to their risk tolerance
- need diversification, professional management and automatic rebalancing in a convenient, strategically diversified portfolio
- will monitor their investments against personal goals and make necessary changes

Russell LifePoints Diversified Portfolios offer the best of both worlds: the power of a custom portfolio with the ease of making a simple decision.

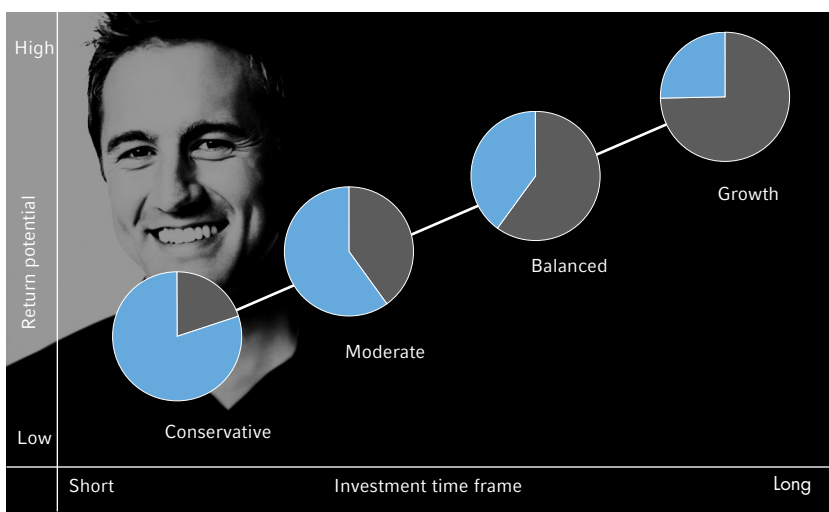
Four diversified portfolios for every investor style - from conservative to growth.

Simply take your score from the following Investor Style quiz and select the fully diversified portfolio that most closely matches your profile. It's that simple.

And unlike other offerings, which can easily become unbalanced and take your investments off track, Russell LifePoints automatically rebalances, so that your asset allocation is consistent year in and year out. When life situations change, you can choose to switch to a different Russell LifePoints Diversified Portfolio option that matches your goals and tolerance for risk.

Investment Style quiz

To earn potentially higher investment returns, some of your savings may have to be invested in a portfolio that carries more risk, such as shares. Which diversified portfolio is right for you can be determined by your comfort level with risk and the number of years you have to invest. The following quiz will help you find a portfolio to fit your needs.



Follow these easy steps

- 1 Take the Investor Style quiz to indicate which portfolio might be best for you
- 2 Contribute 100% to that portfolio
- 3 Move to another Russell LifePoints Diversified Portfolio only if your needs change
- 4 Relax and retire!

— Income assets
— Growth assets

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Quiz: Determining my risk profile

Answer these questions and total your score at the bottom.

Age		Points	My score
1. How old are you currently?	Over 60 years	5	
	50-60 years	10	
	40-49 years	20	
	Under 40 years	30	

Risk tolerance		Points	My score
2. If your investment were to decline in value by 20% over a 12 month period, what would you do?			
	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		Points	My score
3. How would you best describe your investment experience?			
	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		Points	My score
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)			
	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	

Your total score is an indication of your comfort level with risk. Refer to the bands below to see which Russell LifePoints Diversified Portfolio may be suitable for you.

Total Score



Your score	Investment fund
20-40 points	Conservative
41-55 points	Moderate
56-70 points	Balanced
71+ points	Growth