

# Determining My Risk Profile

To help you understand your risk profile and decide which fund may suit your needs, the questionnaire below can be used as a guide. We recommend you seek professional investment advice from a financial adviser to help you plan for your future.

Age		Points	My Score
<b>1</b>	<b>How old are you currently?</b>		
	Over 60 years	5	
	50 to 60 years	10	
	40 to 49 years	20	
	Under 40 years	30	

Risk Tolerance		Points	My Score
<b>2</b>	<b>If your investment were to decline in value by 20% over a 12 month period, what would you do?</b>		
	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
<b>3</b>	<b>How would you best describe your investment experience?</b>		
	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
<b>4</b>	<b>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)</b>		
	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	Investment Fund
20 to 30	Cash
31 to 40	Conservative
41 to 50	Moderate/Milford Fund
51 to 60	Balanced
61 +	Growth

