

Choosing your Investment Direction

If you intend to use your KiwiSaver investment to put towards your first home then use the first question to determine your investment fund choice. If not, then start with question 2.

1 When do you expect to buy your first home?

Timeframe	Investment Fund
<input type="checkbox"/> Less than 2 years	Cash
<input type="checkbox"/> 2-3 years	Default
<input type="checkbox"/> 4 years or more	Using the following questions to help you

2 How many years do you have until you intend to withdraw your money from your KiwiSaver account?

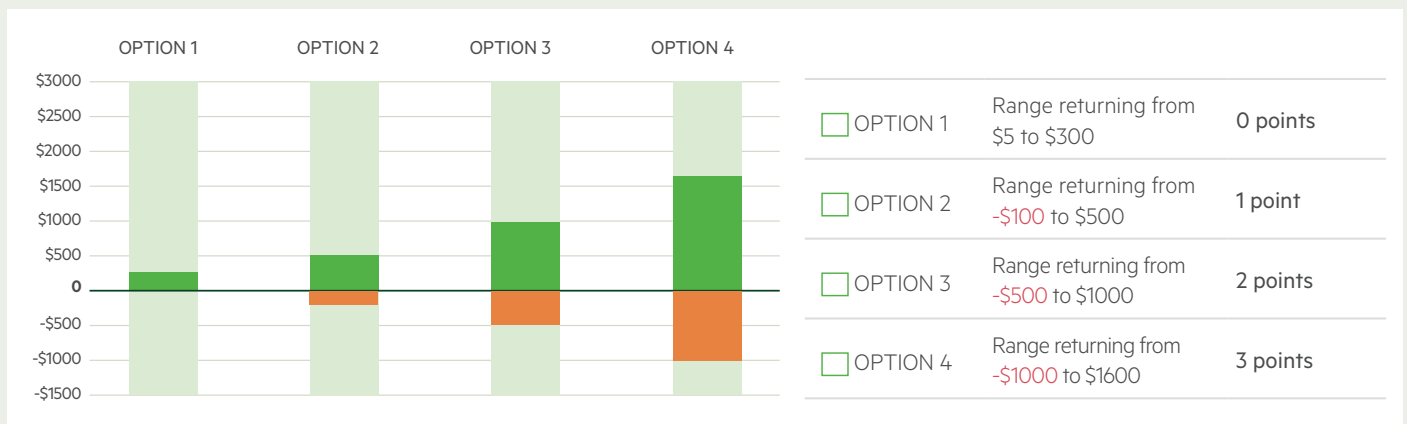
<input type="checkbox"/> Less than 2 Years	0 points
<input type="checkbox"/> 2-4 Years	2 points
<input type="checkbox"/> 5-7 Years	4 points
<input type="checkbox"/> 8-9 Years	6 points
<input type="checkbox"/> 10+ Years	8 points

3 Which statement best describes how you feel about your KiwiSaver account as an investment?

<input type="checkbox"/> Don't lose the money that I've already put into my account. I can't stomach any losses over the term of my investment.	0 points
<input type="checkbox"/> I would expect my balance to grow slowly and steadily. I'm OK with the balance dropping in value on the odd occasion.	1 point
<input type="checkbox"/> I can handle my balance going up and down from month to month, but I do expect that my balance would slowly climb over time. I would feel very uneasy if I didn't recover any significant losses within a couple of years.	2 points
<input type="checkbox"/> I understand that my account may fluctuate widely. I am prepared for there to be significant losses and gains over the timeframe I have to invest.	3 points

4 Which range of returns would you feel most comfortable with?

If you had \$10,000 in your KiwiSaver account, knowing that the range of returns on this investment could rise or fall over a single year, which range would you feel the most comfortable with?



Add up your points to see which investment fund matches your total:

0-4 Cash	5-6 Default	7-9 Conservative	10-11 Balanced	11+ Growth
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Don't forget this questionnaire is just a guide; there are no right or wrong answers, and it doesn't take into account all your personal circumstances.