

Quiz...determine your risk profile

When it comes to levels of comfort with risk, everyone is different. Answer the questions below to help you determine where you sit regarding risk.

1. Circle the score alongside the statement you feel best describes your situation or attitude.
2. Total your score.
3. Refer to the **Your Risk Profile** at the bottom of the page to determine the fund suited to your profile.

What is your age?

Over 60 years	1	I am prepared to see my investment reduce in value for a period, provided this gives prospects of superior gains over the long term	4
51 - 60 years	2		
41 - 50 years	3	I would expect to see my investment reduce in value for a period with the expectation of superior long-term returns, and I am comfortable with this as my investment goal is based on the long term	5
31 - 40 years	4		
18 - 30 years	5		

For this investment my main objective is

To avoid losing money	1	Investment markets can go up and down in value. By how much could the value of your total portfolio go down over one year before you would feel uncomfortable?	
To keep up with the bank deposit rate	2		
To achieve returns marginally above the bank deposit rate	3	Any fall in value would make me feel uncomfortable	1
To achieve returns well above the bank deposit rate	4	2 - 5%	2
To achieve the highest returns I can regardless of risk	5	6 - 10%	3
		11 - 15%	4
		16% or more	5

Which sentence best reflects your investment attitude?

I do not want to see my portfolio lose value at any time	1	With which of the following investment options do you feel most comfortable?	
I like to minimise risks and am willing to assume only limited risks	2	Cash management funds	1
I am comfortable with my investments losing their value for a short period, provided it is likely they return to their original value	3	A mix of bank deposits and income funds	2
		Income funds and diversified property investments	3
		As above, plus some shares	4
		Shares only	5

Your Score _____

Your Risk Profile | Cash **5** Conservative **6-7** Conservative Balanced **8-11** Balanced **12-18** Balanced Growth **19-22** Growth **23-25**

(Please note this is intended as a guide only and does not take into account your individual needs or financial situation)

Quiz and supporting information prepared by ING in conjunction with Morningstar

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