



Milford KiwiSaver Plan Investor Profile Questionnaire

Our aim is to provide you with a simplified approach to choosing the appropriate Milford Fund(s) based on your investment time horizon and attitude towards risk. We encourage you to revisit this tool once a year or as your circumstances change.

Time Horizon

1. Will you withdraw your KiwiSaver to make a 1st home purchase in the next 5 years?

YES NO

- a. If yes, then Investor profile is 'Conservative'. Proceed to end of Questionnaire.
- b. If no, then proceed to Question 2.

2. I plan to begin withdrawing money from my KiwiSaver account in

	Points	My Score
Less than 5 years	1	
5 -10 years	2	
11 years or more	3	

Risk Tolerance

3. When I hear 'risk' related to my KiwiSaver investment

	Points	My Score
I worry I could be left with nothing	1	
I understand that it's part of investing	2	
I see an opportunity for better returns	3	

4. What would you do with a \$100,000 windfall that had to be invested?

	Points	My Score
Put it in the bank or on term deposit	1	
Invest in a property (which includes paying off the mortgage)	2	
Put most or all in the share market and a little in the bank	3	



Milford KiwiSaver Plan Investor Profile Questionnaire (continued)

Risk Tolerance (continued)

5. If your KiwiSaver were to decline in value by 10% over a 12-month period, what would you do?

	Points	My Score
Transfer some or all of the investment to a more secure option	1	
Leave it alone and wait for markets to go up	2	
Invest more to take advantage of the lower prices	3	

Your Score

Your Investor Profile

Your Score	Investor Profile	Investment Funds Available
4-5 points	Conservative	Milford KiwiSaver Conservative Fund
6-8 points	Balanced	Milford KiwiSaver Balanced Fund
9+ points	Growth	Milford KiwiSaver Active Growth Fund

Disclaimer: This is not an investment or financial plan. It should be treated as a guide only. It is not meant as a replacement for personalised financial advice. If you are in need of financial advice you should speak to an Authorised Financial Adviser.