



Superannuation Risk Profile Questionnaire

This questionnaire has been designed to assist you to determine which investment options suit your time frames, your attitude to investment risk, and your goals.

For each question, please circle either (a), (b) or (c) and place the points score corresponding to your choice in the box below each question.

Only one answer per question is permitted, so if you are in doubt, please select the response which most closely represents your thoughts.

Finally, add up the scores in all 6 boxes and place your total points score in the box located at the end of the questionnaire.

Once you have determined your investor profile score, you will be able to use the list of investment options detailed in the Product Disclosure Statement (PDS) to identify the investment options which suit your profile.

It is important that you understand the differences and investment implications of each choice, so please read the PDS thoroughly before making your decision.

If you require further assistance, please contact Certainty Financial on 1800 680 141.

Warning: The information provided is intended as a general guide for reference. It is **General Advice only** and has been prepared without taking into account your objectives, financial situation, or needs. Because of that, you should, **before acting** on any of the information or advice, consider its appropriateness, having regard to your objectives, financial situation, and needs. Where it relates to the acquisition of a particular financial product, you should obtain a Product Disclosure Statement relating to that product and consider it before making any decision about whether to acquire the product.

Superannuation Risk Profile Questionnaire

1. I would change my super investment if:

- a) My balance dropped in value 2
- b) My balance dropped by more than 10% in any given year 4
- c) Neither of the above would concern me enough that I would change investment options 6

Points

2. The following statement best describes my investment objectives

- a) I want a secure place for my super with no volatility 2
- b) I want my super to show steady growth, and have minimal volatility 4
- c) I want to invest my super in an aggressive mix of investments, some with moderate growth, but mostly those with higher risk and the chance of the higher returns 6

Points

3. When faced with a major financial decision, are you more concerned about the possible losses or the possible gains?

- a) Always the possible losses 2
- b) Usually the possible gains 4
- c) Always the possible gains 6

Points

4. How concerned are you that your super at least keeps up with the rate of inflation?

- a) Not concerned 2
- b) Somewhat Concerned 4
- c) Highly concerned 6

Points

5. What rate of return above inflation (eg 3%) would you expect to receive from your super?

- a) 1%-3% 2
- b) 4%-6% 4
- c) More than 6% 6

Points

6. In how many years do you expect to be drawing on your super?

- a) One to Five years * 2
- b) Five to Ten years 4
- c) More than Ten years 6

Points

Now add up all your points

Your total points determine which group of investment options best matches your investor profile overleaf.

*If you are planning to retire (or draw on your super for some other purpose) within the next 5 years, you should discuss your circumstances with an adviser to ensure that your investment choice is appropriate and that you are taking advantage of the most tax effective strategy for your circumstances. Telephone Certainty Financial for further information and assistance on 1800 680 141

BT Lifetime Super Risk Profile Description

Based on the score calculated on the previous page, the following guide will assist you to choose investment options which are appropriate for your risk profile. The BT Product Disclosure Statement lists all of the available options, and indicates which type of risk profile each option is appropriate for. If your score is close to the next range you might also like to consider investments in that range as well. For example somebody who scores 24 points would be classed as a *Balanced* investor, but may also consider options that are listed as *Growth*.

12-15 Points

Conservative

The primary objective of this investor is to preserve capital while seeking strong income with some capital growth. A relatively small holding in growth assets will ensure the risk of capital loss is minimal. The portfolio would be skewed towards cash and fixed interest, with a small exposure to shares and property providing growth potential.

<i>Suitable BT investment options include*:</i>	<i>BT Multi-manager Conservative*</i>	<i>20/80</i>
	<i>BT Conservative Outlook*</i>	<i>28/72</i>
	<i>Macquarie Conservative*</i>	<i>30/70</i>

16- 20 Points

Moderate

The conservative or moderate investor primarily seeks a solid income stream with growth opportunities secondary. This requires an investment time horizon of between 3 - 5 years. The portfolio would be skewed towards cash and fixed interest, with a small exposure to shares and property providing growth potential.

<i>BT investment options to consider include*:</i>	<i>BT Conservative Outlook*</i>	<i>28/72</i>
	<i>BT Balanced returns*</i>	<i>58/42</i>

21-25 Points Balanced

A Balanced investor typically seeks a higher weighting to growth assets than defensive. An exposure to a range of investment sectors including cash, fixed interest, property and shares ensures the portfolio is "truly" balanced. Investors are typically comfortable with a variability of their capital over a 5 year horizon while their portfolio builds a growing income stream and capital growth in the longer term.

<i>Suitable BT investment options include*:</i>	<i>BT Multi-manager Balanced*</i>	<i>60/40</i>
	<i>BT Balanced returns*</i>	<i>58/42</i>
	<i>Westpac balanced*</i>	<i>65/35</i>
	<i>Barclays Global Investors growth*</i>	<i>67/33</i>
	<i>Schroder Balanced*</i>	<i>70/30</i>

26-29 Points Growth

This investor places greater emphasis on capital growth with current income and asset preservation a secondary concern. This requires an investment time horizon of between 5 - 7 years. Their portfolio would typically comprise a higher allocation to shares and property with a small exposure to cash and fixed interest.

<i>Suitable BT investment options include*:</i>	<i>BT Multi-manager growth*</i>	<i>80/20</i>
	<i>BT Future Goals*</i>	<i>85/15</i>
	<i>MLC Growth*</i>	<i>85/15</i>

30-36 Points High Growth

These investors are primarily seeking capital growth and not concerned with capital preservation in the short term in order to maximise their opportunities for capital growth. The High Growth investor has a timeframe between 7-10 years for their investment. Their portfolio would typically comprise of Growth assets only, Australian and international shares and property.

<i>Suitable BT investment options include*:</i>	<i>BT Multi-manager High Growth*</i>	<i>95/5</i>
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**The listed options are those which are 'Diversified'. Diversified investment options have their assets spread over the various asset classes in proportions considered appropriate to the typical investor in each risk profile group. This diversification is considered important in order to balance the overall risks. Some investment options are managed by a single investment manager, and others are a combination of different managers, offering another level of diversification. If you prefer to select your own mix of investments from the sector specific options available, we suggest that you seek guidance from an adviser to ensure the balance of investment managers and asset classes is appropriate for you.*