

Your investment risk profiled

A risk profiler is designed to help you feel more comfortable in making an investment choice. It can help you identify how comfortable you are with risk. Using this information, you can choose an investment option with the same or a similar risk aspect. It's quick to use – just answer each question and take note of the score.

When you have answered all the questions, add your individual scores together to get a total score. Using your total score, you can see which investment option has the same level of risk.

It is important to remember a risk profiler is just one of many tools available to help you make financial decisions. While it can give you a general idea of your risk personality, the results are not comprehensive. Only an appropriately authorised adviser can undertake a comprehensive analysis of your circumstances. You should think therefore whether the investment option is suitable in light of your objectives, financial situation and needs.

Questionnaire

Question 1

What do you plan to do with your superannuation nest egg at retirement?

- | | | |
|----|---|---|
| a. | Withdraw the money from superannuation and purchase luxuries | 2 |
| b. | Leave the investment to grow with compound interest for as long as financially possible | 8 |
| c. | Use the money to commence a pension to fund your retirement | 6 |
| d. | Withdraw a lump sum and also commence a regular pension | 4 |

Question 2

How long until you expect to retire?

- | | | |
|----|------------------|----|
| a. | 0 to 2 years | 2 |
| b. | 2 to 3 years | 4 |
| c. | 3 to 5 years | 6 |
| d. | 5 to 10 years | 8 |
| e. | 10 or more years | 10 |

Question 3

What would you do if your investment lost 25% of its value in the short term?

- | | | |
|----|---|---|
| a. | Switch your investment to avoid losing your investment entirely | 2 |
| b. | Switch some of your investment and continue to monitor your investments closely | 4 |
| c. | Do nothing and continue to closely monitor the performance of the investment | 6 |
| d. | Switch more of the investment whilst the value is low | 8 |

Question 4

Given low investment returns are generally associated with low investment risks, and conversely, high returns with high investment risks, what rate of return would you expect on your superannuation investment?

- | | | |
|----|------------|---|
| a. | 5% or less | 4 |
| b. | 5% to 7% | 6 |
| c. | 7% or more | 8 |

Scoring

Question 5

If you received an unexpected windfall of \$50,000, and were planning to invest this capital for a minimum period of 10 years, what type of investment would you choose?

- | | | |
|----|--|---|
| a. | Your savings account | 2 |
| b. | Term Deposits with your local Building Society | 4 |
| c. | An investment property | 6 |
| d. | A share portfolio | 8 |

Question 6

What is the most aggressive or 'risky' investment you have ever made?

- | | | |
|----|---|---|
| a. | Superannuation investments | 2 |
| b. | Direct property, your home or investment property | 4 |
| c. | Shares, with advice from a broker | 6 |
| d. | Shares, without advice from a broker? | 8 |

Question 7

Which of the Accountants Super investment options below do you think are most appropriate for your investment needs?

- | | | |
|----|------------|----|
| a. | Cash | 3 |
| b. | Stable | 5 |
| c. | Moderate | 7 |
| d. | Growth | 9 |
| e. | Aggressive | 11 |

Scoring methodology

Scoring

23 and under

24-30

31-40

41-50

51-61

Investment option

Cash

Stable

Moderate

Growth

Aggressive

You can decide on another investment option as this profiler is for general illustration purposes only. More information about each investment option can be found below to assist you with your decision.

Investment options explained

Cash	
This option aims to achieve a return (net of fees and taxes) of at least 1.0% a year above CPI ¹ over rolling two-year periods.	
This option aims to avoid negative annual returns.	
Strategic asset allocation ²	Cash - 100%
Estimated investment fees and costs ⁴	0.07% p.a.

Stable	
This option aims to achieve a return (net of fees and taxes) of at least 2.0% a year above CPI ¹ over rolling three-year periods. This option may expect a negative return approximately once every 12 years.	
Strategic asset allocation ²	Shares - 20% Property - 10% Liquid alternatives - 5% Private capital - 0% Bonds - 40% Cash - 25%
Asset allocation ranges ³	Shares - 10% to 30% Property - 5% to 15% Liquid alternatives - 0% to 15% Private capital - 0% to 5% Bonds - 35% to 45% Cash - 20% to 30%
Estimated investment fees and costs ⁴	0.28% p.a to 0.32% p.a.

¹ CPI stands for Consumer Price Index, which is a measure of the average price of consumer goods and services purchased by Australian households. The percentage change in the CPI is used as a measure of the rate of inflation.

² Strategic asset allocation refers to the long-term diversified policy mix implemented by the Trustee that is most likely to achieve the option's investment objectives.

³ The asset allocation ranges show the maximum and minimum limits which the Trustee may invest in an asset class for each investment option. The Trustee regularly reviews the asset allocations and may alter them within the ranges over time.

⁴ These are based on the option's strategic asset allocation and on negotiated fees as at the date of publication. These may change at any time and, while the Trustee will attempt to provide members with advice of any changes to investment fees, this may not always be possible. Please refer to this website where any changes to these fees will be posted.

Moderate

This option aims to achieve a return (net of fees and taxes) of at least 2.5% a year above CPI¹ over rolling four-year periods. This option may expect a negative return approximately once every eight years.

Strategic asset allocation ²	Shares - 37.5% Property - 10% Liquid alternatives - 10% Private capital - 0% Bonds - 30% Cash - 12.5%
Asset allocation ranges ³	Shares - 25% to 45% Property - 5% to 15% Liquid alternatives - 5% to 20% Private capital - 0% to 7.5% Bonds - 25% to 35% Cash - 5% to 15%
Estimated investment fees and costs ⁴	0.35% p.a. - 0.43% p.a.

Growth

This option aims to achieve a return (net of fees and taxes) of at least 3.0% a year above CPI¹ over rolling five-year periods. This option may expect a negative return approximately once every six years.

Strategic asset allocation ²	Shares - 53% Property - 10% Liquid alternatives - 15% Private capital - 2% Bonds - 20% Cash - 0%
Asset allocation ranges ³	Shares - 40% to 60% Property - 5% to 15% Liquid alternatives - 10% to 25% Private capital - 0% to 10% Bonds - 15% to 25% Cash - 0% to 10%
Estimated investment fees and costs ⁴	0.44% p.a. - 0.56% p.a.

Aggressive

This option aims to achieve a return (net of fees and taxes) of at least 4.5% a year above CPI¹ over rolling eight-year periods. This option may expect a negative return approximately once every four years.

Strategic asset allocation ²	Shares - 68% Property - 10% Liquid alternatives - 20% Private capital - 2% Bonds - 0% Cash - 0%
Asset allocation ranges ³	Shares - 50% to 80% Property - 5% to 15% Liquid alternatives - 15% to 30% Private capital - 0% to 15% Bonds - 0% to 5% Cash - 0% to 10%
Estimated investment fees and costs ⁴	0.48% p.a. - 0.64% p.a.

Important notice

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Note: This risk profiler is not suitable for pensioners.