

Investor Profiler – education tool



Through Aviva you have access to a range of investment options. The key to choosing an investment strategy is matching your required level of return with the investment risk you can tolerate.

There are two important things to consider when making your investment choice:

- your age and your investment time horizon
- your risk tolerance – how comfortable you are with the level of risk associated with your investment strategy

Purpose of this questionnaire

This questionnaire is designed as a self-help education tool to assist you to better understand:

- what type of investor you are
- your investment time horizon
- your attitude to risk

Tick the box for each answer that best represents you

1. I have an investment time horizon of approximately:

- 0-3 years 4-7 years 8-10 years 11-14 years 15+ years

2. With my investments:

- I don't like taking risks I am willing to take the occasional risk I understand that risk is a necessary part of the investment process I am a risk taker I am a high-risk taker

3. After making a significant financial decision, I normally

- feel concerned feel a little uneasy feel content feel optimistic that I have done the right thing and substantial benefits will follow feel confident that I have done the right thing and substantial benefits will follow

4. If my investment dropped in value from an initial \$50,000 to \$42,500, I would:

- move the entire investment to cash move some of the investment to cash do nothing buy more of the investment buy a lot more of the investment

5. Which of the following best describes your view about investing, with particular attention to inflation?

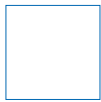
- I prefer very stable returns that avoid loss, realizing that I may only keep pace with inflation.
- I prefer stable returns, but it is still important that I exceed inflation.
- I prefer a rate of return that exceeds inflation by a substantial amount.
- I want a high rate of return on my investments and am willing to accept fluctuations in the value of my investments.
- Maximizing my rate of return is most important and I am willing to accept large fluctuations in the value of my investments.

6. Which of the following risk/return options would you be most likely to invest \$100,000 in, understanding that every year would bring fluctuations in returns?

- Low risk** - expect an average return of 3% per annum over 10 years.
- Low-Moderate risk** - expect an average return of 5% per annum over 10 years with the chance of one negative return year in 10 years.
- Moderate risk** - expect an average return of 7% per annum over 10 years with the chance of two negative return years in 10 years.
- Moderate-high risk** - expect an average return of 8.5% per annum over 10 years with the chance of two-three negative return years in 10 years.
- High risk** - expect an average return of 10% per annum over 10 years with the chance of three-four negative return years in 10 years.

7. I would like to invest in:

- defensive, safe-orientated assets
- defensive, safe-orientated assets, with some exposure in growth-orientated assets
- a split between defensive and growth-orientated assets
- more growth-orientated assets over defensive-orientated assets
- growth-orientated assets, with minimal exposure to defensive - orientated assets



Conservative Investor



Conservative/Balanced Investor



Balanced Investor



Balanced/Growth Investor

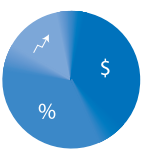
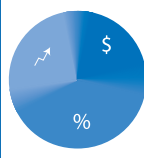
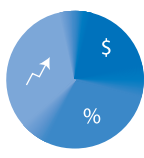
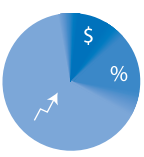
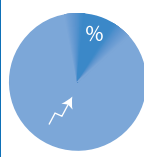


Growth Investor

What to do next?

Review the boxes you have ticked. Each tick provides a guide as to the type of investor you may be.

Now review Aviva's funds. Each of Aviva's funds has been given a 'risk rating' from 1 to 5. Based on your investor profile, you can choose the type of funds that best meet your investment needs and profile.

<p>Conservative investors (Low risk - 1)</p>  <p>generally invest in funds that have cash and bonds rather than equities</p>	<p>Conservative/Balanced investors (Low-to-medium risk - 2)</p>  <p>generally invest in funds that have cash and bonds with some growth-orientated assets such as equities</p>	<p>Balanced investors (Medium risk - 3)</p>  <p>generally invest in funds that have a mix of cash, bonds and equities</p>
<p>Balanced/Growth investors (Medium-to-high risk - 4)</p>  <p>generally invest in funds that have more in equities as opposed to cash and bonds</p>	<p>Growth investors (High risk - 5)</p>  <p>generally invest in funds that have equities with minimal exposure to cash and bonds</p>	<p>Key</p> <p>\$ Cash % Bonds ↗ Equities</p>

When understanding your own investor style, other important factors to consider include:

- the level of income you want in the future
- the length of time until the funds are required
- how important it is for you to receive consistent investment returns

Disclaimer: This guide is not intended to constitute a recommendation or opinion of an appropriate strategy or financial advice. The financial advice or information given in this document is of a general nature and has not taken into account the investment objectives, financial situation or particular needs of any particular person. Before making a decision on the basis of this guide, you need to consider, preferably with the assistance of your financial adviser, whether your decision is appropriate for your own needs, objectives and circumstances.