

Fisher Funds LifeSaver Plan Investor Profile Questionnaire

Section 1: Your Investment Timeframe

Question 1

How many years will you be saving before you take money out for your first home or retirement?

Investment Timeframe

year/s

Section 2: Your Risk Tolerance

Question 2

When you think about your LifeSaver account, how comfortable are you with taking higher risk in order to potentially achieve higher returns?

SCORE

Not at all comfortable	2
Somewhat comfortable	5
Very comfortable	10

Question 3

Suppose you invest \$50,000. After 12 months, the value has dropped by 20% to \$40,000. How would you react?

SCORE

Sell everything	2
Sell some	4
Do nothing	7
Buy more while the price is low	10

Question 4

What is your understanding and experience of the types of investment options available to you (e.g. cash, bonds and shares) and the various influences on their returns?

SCORE

Very limited	2
Basic	4
Good	6
Strong	8
Advanced	10

Add your scores from questions 2, 3 and 4 together and see the next page for details.

Risk Tolerance Score

How did you score?

The table below uses your scores from the previous page. To determine your investment strategy, find your Investment Timeframe Score across the top (using your score from Section 1) and your Risk Tolerance Score along the left side (using your score from Section 2). Locate their intersection point, situated in the area that corresponds to your investment strategy. Descriptions of who each investment strategy may be suitable for are listed below.

		Your Investment Timeframe (years)														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
Your Risk Tolerance Score	0-6	*	*	Conservative	Conservative	Conservative	Conservative	Conservative	Conservative	Conservative	Conservative	Balanced	Balanced	Balanced	Balanced	Balanced
	7-16	Conservative	Conservative	Conservative	Conservative	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced	Growth
	17-30	Conservative	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced	Growth	Growth	Growth	Growth	Growth	Growth	Growth	Growth

■ Conservative
 ■ Balanced
 ■ Growth

* It looks like your timeframe may be too short and/or your risk tolerance unsuitable for the three strategies listed here. The LifeSaver Plan offers a Preservation Fund, which may be suitable in this case. Please refer to the LifeSaver Plan Product Disclosure Statement and your employer supplement (if applicable) for more details. You can also phone us on 0508 FISHER (0508 347 437) to discuss this further.

The scores are designed to provide an indication only of what might be the most suitable investment option for you. Before making a choice, you should consider all factors relevant to your decision. You are not limited to these three options — there are three other Funds available and you can also build your own investment strategy by choosing a mix of any of the seven Funds in any proportions you wish. Remember that you are responsible for choosing an investment strategy — neither Fisher Funds nor the Supervisor of LifeSaver is responsible for the choice you make.

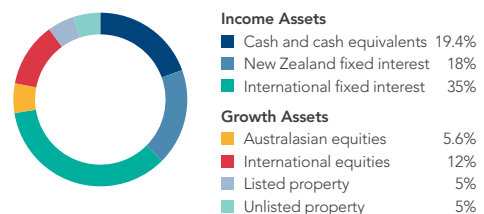
We know that life is forever changing and that we must change with it. We recommend that you review your choice periodically, especially if there are significant changes to your financial situation. You can change your investment strategy as often as you need to.

Overview of Investment Strategies

Conservative Strategy (100% Conservative Fund)

This investment strategy is most suitable for a short term or naturally cautious investor who may be nearing retirement, looking to make a withdrawal in the short term or is motivated by savings protection. You are prepared to accept the likelihood of lower returns over the long term.

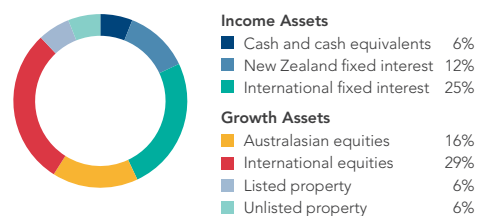
Asset Allocations



Balanced Strategy (100% Balanced Fund)

This investment strategy is most suitable if you are a medium to long term investor who wants a balance between maintaining your savings balance and growing your investment. You value the security of your savings as much as getting a high return, and you are ok with ups and downs along the way.

Asset Allocations



Growth Strategy (100% Growth Fund)

This investment strategy is most suited to long term investors who are primarily focused on savings growth. You are ok with the prospect of ups and downs in your savings balance and have time on your side while you wait to achieve long term growth.

Asset Allocations

