



NEEDS ANALYSIS

SCOPE OF NEEDS ANALYSIS -

- Life/personal insurance
- Retirement planning
- Comprehensive (Life & Retirement)

Stage 1 - Who is the plan for?

Main life

Title

First name

Surname

Date of birth

Gender Male Female

Smoker Smoker Non-smoker

Employment status - Not employed Employed

Self employed - less than 3 years

Self employed - more than 3 years

Occupation

I work more than 30 hours per week

Address

Suburb

Town/city

Home phone

Work phone

Mobile

Email

Partner

Title

First name

Surname

Date of birth

Gender Male Female

Smoker Smoker Non-smoker

Employment status - Not employed Employed

Self employed - less than 3 years

Self employed - more than 3 years

Occupation

I work more than 30 hours per week

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Email

Time that survivors need to be provided for — Surviving partner retires **OR** Fixed number of years Number of years

Youngest child reaches age of independence (age 18 years)

Dependents	First name	Last name	Date of birth	Age	Relationship to Main Life

Accountant

Solicitor

Stage 7 - Risk aversion sentiment (Retirement Planning or Comprehensive needs analysis)

INVESTMENT RISK PROFILES

Do you prefer steady returns of potentially higher returns?

- I do not want my investment to fluctuate in value even though I may miss some stunning opportunities.
 I want to spread my assets to improve my returns without taking on too much risk.
- I want to do much better than just keeping pace with inflation, even if my investment goes up and down.
 I am keen to get the best possible return, even though my investment might lose some of its value.

Please state your preference between funds based on the actual return after tax and fees in the past five years and the expected return after tax and fees over the next five years.

- Actual last 5 years: 4%. Projected next 5 years: 4%.
 Actual last 5 years: 3%. Projected next 5 years: 5%.
- Actual last 5 years: 2%. Projected next 5 years: 5%.
 Actual last 5 years: -2%. Projected next 5 years: 7%.

How important is it that you get all your money back if you have to cash in your investment earlier than originally anticipated?

- I want my investment to rise slowly but steadily.
 I want my investment to rise over the medium term and do not mind a few dips on the way.
- I want a higher expected return over the long run, even if there is some chance of poor results.
 I am quite happy to speculate a bit in the hope of maximising my investment returns.

What type of share would you prefer?

- Established companies with a steady history of moderate profit growth and high dividend yield.
 International companies with an established history of share-price growth and good prospects for the future.
- International companies favoured by analysts because of strong growth potential or recent performance.
 Emerging markets, small companies, and takeover targets with high potential to reverse past losses.

How would you respond if the price of a share you held fell by 15%?

- Sell it as soon as possible and bank the money.
 Sell the shares and buy other shares.
- Hold the shares in the hope the price recovers.
 Buy even more - it's an opportunity.

How liquid do you want your investment to be?

- I want to have access to my money in full at any time.
 I do not mind a temporary loss, provided my investment regains its original value within a year and starts accumulating again.
- I do not mind incurring a loss in any year, provided better returns can be achieved over the next 7 years.
 I am not worried about losses for up to three years, in return for the prospect of maximising returns over the next 15 years.

Stage 8 - Recommended portfolio mix

Portfolio mix	
Portfolio	Percentage
Diversified Portfolios	
Conservative	%
Balanced	%
Ethical	%
Growth	%
Aggressive	%
Sector Portfolios	
Cash	%
Options	%
NZ and Australian shares	%
International investment	%
Total percentage	
	%

KiwiSaver

- I am interested in joining a KiwiSaver scheme Yes No
- My company offers a KiwiSaver scheme Yes No
- My company makes/would make contributions on my behalf Yes No
- Level of company contribution (as % of my salary) \$

I confirm that the information provided is accurate:

Signature:

Date: / /