

Understanding investment

Conservative

This profile is suited to an investor:

- Who wants to preserve their capital
- Who wants some growth but with limited fluctuations from year to year

Moderately Conservative

This profile is suited to an investor:

- Who wants to preserve their capital
- Who wants to achieve real returns of at least 2% p.a. over their investment horizon of at least 4 years, and
- is prepared to accept some fluctuations in returns from year to year

Moderate

This profile is suited to an investor:

- Who wants to achieve real returns of at least 3% p.a. over their investment horizon of at least 5 years
- Who is prepared to accept high fluctuations in returns from year to year

Moderately Aggressive

This profile is suited to an investor:

- Who wants to achieve real returns of at least 3.5% p.a. over their investment horizon of at least 8 years
- Who is prepared to accept high fluctuations in returns from year to year

Aggressive

This profile is suited to an investor:

- Who wants to achieve real returns of at least 4.5% p.a. over their investment horizon of at least 10 years, and
- Who is prepared to accept significant fluctuations in returns from year to year