

# Medical Assurance Society KiwiSaver Plan/Medical Assurance Society Retirement Savings Plan Switch Form



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## Member Details

Account name

Member number

The Risk Profiler over the page will help ensure you invest in a way that suits your needs. Completing this profiler can help you establish which of the investment options may best suit you.

### Medical Assurance Society KiwiSaver Plan

I wish to switch:

- My investment balance only  
 My future contributions only  
 Both balance and contributions

To:

Fund	%(must add to 100%)
Cash	
Conservative	
Moderate	
Balanced	
Growth	
Aggressive	
Global Equities	

### Medical Assurance Society Retirement Savings Plan

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To:

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## Fund benchmarks for your guidance

	Cash	Conservative	Moderate	Balanced	Growth	Aggressive	Global Equities
Income	100%	80%	65%	45%	25%	15%	0%
Growth	0%	20%	35%	55%	75%	85%	100%

Lower risk ← → Higher risk

### Risk vs return

**Income** assets are generally defined as cash and fixed interest investments where returns consist of interest payments and a repayment of capital at some future date.

**Growth** assets include property and shares. The primary source of returns from Growth assets is an increase in the capital value.

On a risk/return basis, Income assets have lower returns and lower risks than Growth assets. So investors who want to earn higher returns over the long term generally have a higher proportion of Growth assets in their investment funds; however risk increases as the proportion of Growth assets increases.

For more information or for a copy of the Product Disclosure Statement for Medical Assurance Society KiwiSaver Plan or Medical Assurance Society Retirement Savings Plan, please contact MAS by phoning **0800 800 627** or emailing [info@mas.co.nz](mailto:info@mas.co.nz).

## Authorisation, application and agreement (all must sign)

Signature  Date

Signature  Date

We will confirm with you by email once we have actioned your switch request.

## Risk profiler

It is important to understand the risks associated with investing as there is a chance that you will receive less from your investments than you expect. There is a direct relationship between risk and return, meaning that there are greater risks associated with potentially higher returns and vice versa. For example the Aggressive Fund can produce very high returns – however it comes with the very real risk that you might lose money over a shorter period of time.

Questions	Select option	
In how many years time do you expect to withdraw funds? e.g. for retirement.	0 – 3	1
	3 – 5	2
	5 – 10	3
	10 – 15	4
	15+	5
Given current bank term deposit (TD) rates, the return that I expect to receive from this investment is:	TD returns with minimal risk of capital loss	1
	TD returns plus 1% p.a.	2
	TD returns plus 2% p.a.	3
	TD returns plus 3% - 4% p.a.	4
	TD returns plus 5% p.a. or more	5
Which sentence best reflects your investment attitude?	I don't want to see my fund lose value at any time	1
	I'm willing to accept a minor loss of value for a month or so	2
	I'm comfortable with my investments losing their value for a few months, provided it's likely they'll return to their original value	3
	I'm prepared to see my investments reduce in value for a year, provided this gives the prospects of superior gains over the long term	4
	I'd expect to see my investments reduce in value for a year or more, which I am comfortable with as my investment goal is based on the long term	5
Investment markets can go up and down in value. By how much could the value of your fund go down over one year before you would start feeling uncomfortable?	Any fall in value would make me feel uncomfortable	1
	1 – 5%	2
	6 – 10%	3
	11 – 15%	4
	16% or more	5
How would you be likely to react if your investment's value fell by over 15% over a six month period?	I'd be very concerned and move all my money to cash	1
	I'd be concerned and might move some money to cash	2
	I'd be a little concerned and monitor the situation for the next few months	3
	I wouldn't be concerned as it is a long term investment	4
	I'd consider placing more in the investment	5
How would you describe your understanding of the financial markets and investments?	My investment understanding is limited to bank savings accounts and term deposits	1
	I'm familiar with investments outside of bank savings accounts and term deposits, but my understanding is limited	2
	I understand that different types of investments have different levels of risk	3
	I have experience with managed funds (which include shares) and I know that their values will fall at times	4
	I invest directly in investments such as shares myself and I understand their potential risks and rewards	5
<b>Total Score</b>		

Scoring	Risk Profile	Description	The Investment Strategy suited to this profile is:
6 – 9	Conservative	You require a strong emphasis on the security of your savings over time and wish to have a high degree of stability in your return.	Cash or Conservative
10 – 13	Moderate	You place a strong emphasis on the security of your savings over time but also want a small degree of capital growth.	Moderate
14 – 19	Balanced	You want to grow your savings, at the same time being prepared to accept a small degree of variability in your investment return.	Balanced
20 – 25	Growth	You want to grow your savings, at the same time being prepared to accept a medium degree of variability in your investment return.	Growth
26 – 30	Aggressive	You want to maximise capital growth in your savings and are comfortable with a higher degree of variability in the value of your investment.	Aggressive or Global Equities