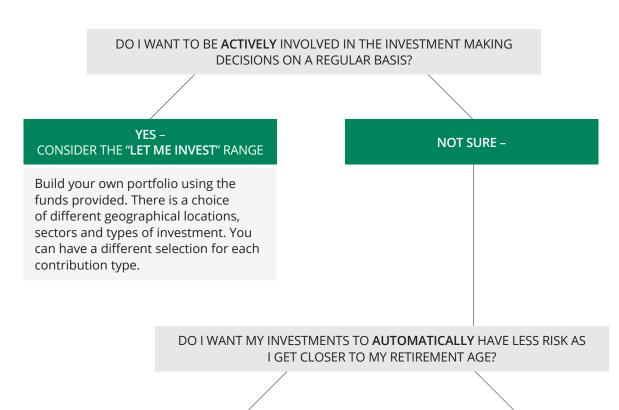
The questions below are for information only to help you think about what type of investor you are. Please seek independent financial advice for more specific advice.



YES – CONSIDER THE "**INVEST FOR ME**" RANGE

All you will need to do is choose the target year closest to the one you will retire. The fund manager will then manage the portfolio to the risk rating and investment guidelines of the fund. The fund will automatically de-risk as it gets closer to the target year to help preserve capital.

NO – CONSIDER THE "**HELP ME INVEST**" RANGE.

This range allows you to choose depending upon your risk tolerance and how relaxed you are about volatility. These are multi-asset funds, so the fund manager will make all the asset allocation investment decisions. The level of risk and asset allocation will remain relatively consistent and within the investment guidelines as much as possible. You can have more than one fund within each contribution type. You can also choose different funds for different contribution types if you want to.

Remember that you should review your investments at least annually and as your circumstances change and seek independent financial advice if you need to.

Need more information? Check out our helpful investment category case studies.