

<b>Title</b>	<b>Analyse and evaluate savings and investment options to build a long-term personal investment portfolio</b>		
<b>Level</b>	<b>3</b>	<b>Credits</b>	<b>4</b>

<b>Purpose</b>	People credited with this unit standard are able to analyse and evaluate savings and investment options to build a long-term personal investment portfolio
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<b>Classification</b>	Core Generic > Financial Capability
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<b>Available grade</b>	Achieved, Merit, and Excellence
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<b>Criteria for Merit</b>	Analysis and evaluation include reasons for the selection of the specific options that build a long-term personal investment portfolio.
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<b>Criteria for Excellence</b>	Analysis and evaluation include justification for the selection of the specific options that build a long-term personal investment portfolio.
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### Guidance Information

- 1 This unit standard can be awarded with *Achieved*, *Merit*, or *Excellence*. For the *Achieved* grade to be awarded, the outcome must be achieved as specified in the outcome statement. For *Merit* or *Excellence* to be awarded, the candidate must meet the *Merit* or *Excellence* criteria specified above.
- 2 Definitions  
*Investment* means holding long-term, non-cash growth assets with the aim of capital gain and/or income  
*Individual investor profile* refers to an individual's preferences in investment. The profile would consider personal or social traits such as age, income, wealth, family, tax situation; attitudes; the investor's financial objectives and tolerance of risk.  
*Investment options* could include – savings accounts, term deposits, bonds, shares, property, managed funds/KiwiSaver, commodities, currency, derivatives, other alternatives, business ownership.  
*Investment portfolio* is a collection of different investment options  
*Long-term* refers to a minimum of three years.  
*Saving* is for a purpose or goal and may include saving for consumables and/or investment opportunities or retirement income.

- 2 Assessment may be based on a case study or simulation, but where the candidate's real situation is used, every care must be taken to protect privacy, and the provisions of the Privacy Act 2020 will apply.
- 3 Legislation relevant to this unit standard includes but is not limited to:  
 KiwiSaver Act 2006  
 Income Tax Act 2007  
 Privacy Act 2020  
 Personal Property Securities Act 1999  
 Financial Advisers Act 2008;  
 and all subsequent amendments and replacements.
- 4 References  
 KiwiSaver – <http://www.kiwisaver.govt.nz/>;  
 Fin Cap - <https://www.fincap.org.nz/>;  
 Ministry of Social Development - <https://www.msd.govt.nz/>;  
 Money Hub – <https://www.moneyhub.co.nz/>;  
 New Zealand Banking Association - <https://www.nzba.org.nz/>;  
 Financial Services Council of New Zealand - <https://fsc.org.nz/>;  
 Inland Revenue – <https://www.ird.govt.nz/>;  
 Sorted: Your Independent Money Guide – <https://www.sorted.org.nz/>;  
 New Zealand Stock Exchange - <https://www.nzx.com/>;  
 New Zealand Now - <https://www.newzealandnow.govt.nz/investing-in-nz/investment-options/>;  
 Financial Markets Authority - <https://www.fma.govt.nz/investors/investment-understanding-the-basics/>.

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## Outcomes and performance criteria

### Outcome 1

Analyse and evaluate savings and investment options to build a long-term personal investment portfolio.

### Performance criteria

- 1.1 Options for building a long-term personal investment portfolio are analysed and evaluated in relation to an investor profile and according to a planning process.
- Range savings and investment portfolio includes three different options including KiwiSaver;  
 planning process includes – investment goals, risk factors, diversification, return on investment, liquidity, sources of advice.

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<b>Planned review date</b>	31 December 2025
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**Status information and last date for assessment for superseded versions**

Process	Version	Date	Last Date for Assessment
Registration	1	12 December 2013	31 December 2018
Revision	2	21 May 2015	31 December 2018
Review	3	21 July 2016	31 December 2022
Review	4	31 December 2020	

**Consent and Moderation Requirements (CMR) reference**

0226

This CMR can be accessed at <https://www.nzqa.govt.nz/framework/search/index.do>.

**Comments on this unit standard**

Please contact NZQA National Qualifications Services [ngs@nzqa.govt.nz](mailto:ngs@nzqa.govt.nz) if you wish to suggest changes to the content of this unit standard.

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