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| <b>Title</b> | <b>Analyse personal financial investment options</b> |                |          |
| <b>Level</b> | <b>2</b>   | <b>Credits</b> | <b>3</b> |

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| <b>Purpose</b> | People credited with this unit standard are able to analyse personal financial investment options. |
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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 includes links to the suitability of the investment options to the individual investment profile. |
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| <b>Criteria for Excellence</b> | Analysis includes justification of the suitability of the investment options for the individual investor profile. |
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### Explanatory notes

- 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.  
*Direct* investment relates to investments made by the individual.  
*Indirect* investment relates to those made by an external adviser or body.  
*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.  
*Long-term* refers to a minimum of 3 years.
- 3 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 1993 will apply.
- 4 Legislation includes but is not limited to the:  
 KiwiSaver Act 2006  
 Income Tax Act 2007  
 Privacy Act 1993  
 Personal Properties Securities Act 1999  
 Financial Advisers Act 2008.

## 5 References

Mary Holm, KiwiSaver Basics – <http://www.maryholm.com/kiwisaverbasics.php>;  
 Kiwi Saver – <http://www.kiwisaver.govt.nz/>;  
 Commission for Financial Capability – <http://www.cffc.org.nz/>;  
 Financial Services Council of New Zealand - <http://fsc.org.nz/>;  
 Inland Revenue – <http://www.ird.govt.nz/>;  
 Sorted: Your Independent Money Guide – <https://www.sorted.org.nz/>;  
 Skint to Mint – The Game of Calculated Risks and Rewards, Reserve Bank of New Zealand – <http://rbnz.govt.nz/education/skint-to-mint-board-game>.

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## Outcomes and evidence requirements

### Outcome 1

Analyse personal financial investment options.

Range two investment options which include KiwiSaver and one other. The other may include managed funds, term deposits, property, shares, business ownership, bonds.

### Evidence requirements

1.1 Investment options relevant to an individual investor profile are analysed in terms of their features.

Range features include – cost(s), length of time, deposit and/or contribution options, risk(s), reward(s).

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| <b>Planned review date</b> | 31 December 2020 |
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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     | N/A                      |

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| <b>Consent and Moderation Requirements (CMR) reference</b> | 0226 |
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This CMR can be accessed at <http://www.nzqa.govt.nz/framework/search/index.do>.

### Please note

Providers must be granted consent to assess against standards (accredited) by NZQA, before they can report credits from assessment against unit standards or deliver courses of study leading to that assessment.

Industry Training Organisations must be granted consent to assess against standards by NZQA before they can register credits from assessment against unit standards.

Providers and Industry Training Organisations, which have been granted consent and which are assessing against unit standards must engage with the moderation system that applies to those standards.

Requirements for consent to assess and an outline of the moderation system that applies to this standard are outlined in the Consent and Moderation Requirements (CMR). The CMR also includes useful information about special requirements for organisations wishing to develop education and training programmes, such as minimum qualifications for tutors and assessors, and special resource requirements.

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### **Comments on this unit standard**

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