

Title	Create a long-term personal financial investment portfolio		
Level	3	Credits	4

Purpose	People credited with this unit standard are able to create a long-term personal financial investment portfolio.
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Classification	Core Generic > Financial Capability
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Available grade	Achieved
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Explanatory notes

1 Definitions

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 portfolio refers to holding a range of different asset classes, including cash, fixed interest, property, shares.

Long-term refers to a minimum of 3 years.

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 1993 will apply.

3 Legislation relevant to this unit standard includes but is not limited to:

KiwiSaver Act 2006
 Income Tax Act 2007
 Privacy Act 1993
 Personal Property Securities Act 1999
 Financial Advisers Act 2008.

4 References

Mary Holm, KiwiSaver Basics – <http://www.maryholm.com/kiwisaverbasics.php>;

KiwiSaver – <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/>.

Outcomes and evidence requirements

Outcome 1

Create a long-term personal financial investment portfolio.

Evidence requirements

- 1.1 Long-term personal financial investment portfolio is created in relation to an investor profile and according to a planning process.

Range planning process includes - initial personal financial assessment, setting investment goals, risk profiling, diversification, asset protection planning, projections of future return, sources of advice.

Planned review date	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Status information and last date for assessment for superseded versions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

Consent and Moderation Requirements (CMR) reference	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.

Comments on this unit standard

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