

# Cuffelinks Reader Survey 2017

May 2017

# 2135

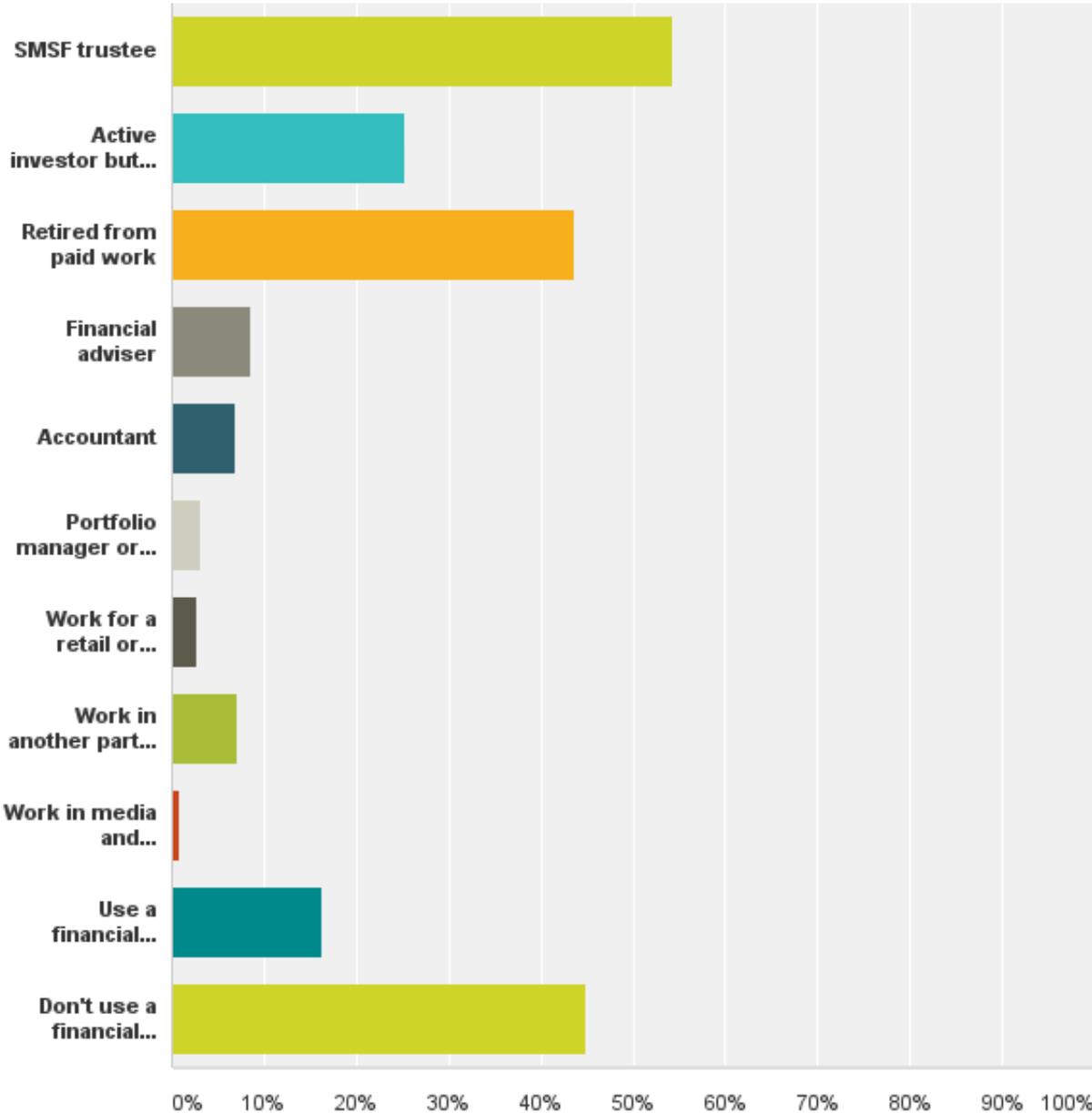
**Total Responses**

Date Survey Created: Tuesday, April 04, 2017

Complete Responses: 2135

# Q1: Which of the following applies to you (select all that apply)?

Answered: 2,111 Skipped: 24



## Q1: Which of the following applies to you (select all that apply)?

Answered: 2,111 Skipped: 24

Answer Choices	Responses	
SMSF trustee	<b>54.38%</b>	1,148
Active investor but no SMSF	<b>25.34%</b>	535
Retired from paid work	<b>43.63%</b>	921
Financial adviser	<b>8.57%</b>	181
Accountant	<b>6.87%</b>	145
Portfolio manager or analyst	<b>3.13%</b>	66
Work for a retail or industry fund	<b>2.75%</b>	58
Work in another part of finance industry (please specify below)	<b>7.15%</b>	151
Work in media and communications	<b>0.81%</b>	17
Use a financial adviser	<b>16.30%</b>	344
Don't use a financial adviser	<b>44.95%</b>	949
<b>Total Respondents: 2,111</b>		

## Q1: Which of the following applies to you (select all that apply)?

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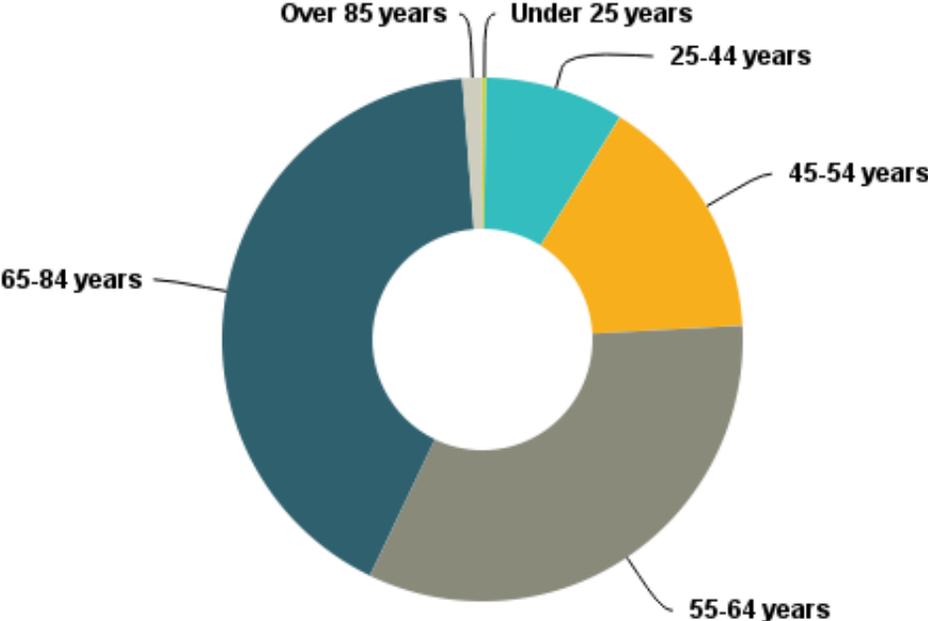
Answered: 2,111 Skipped: 24

This question also allowed respondents to describe themselves beyond the answers provided in the above list. The word cloud below highlights the most common descriptions.

Interested Private Company Superannuation Finance  
Insurance Business BDM Consultant  
Platforms Financial Accountant  
Management Super Fund  
Investment Actuary Banking Stockbroker  
SMSF Analyst Active Investor Mortgage Broker  
Education Paid Work

## Q2: How old are you?

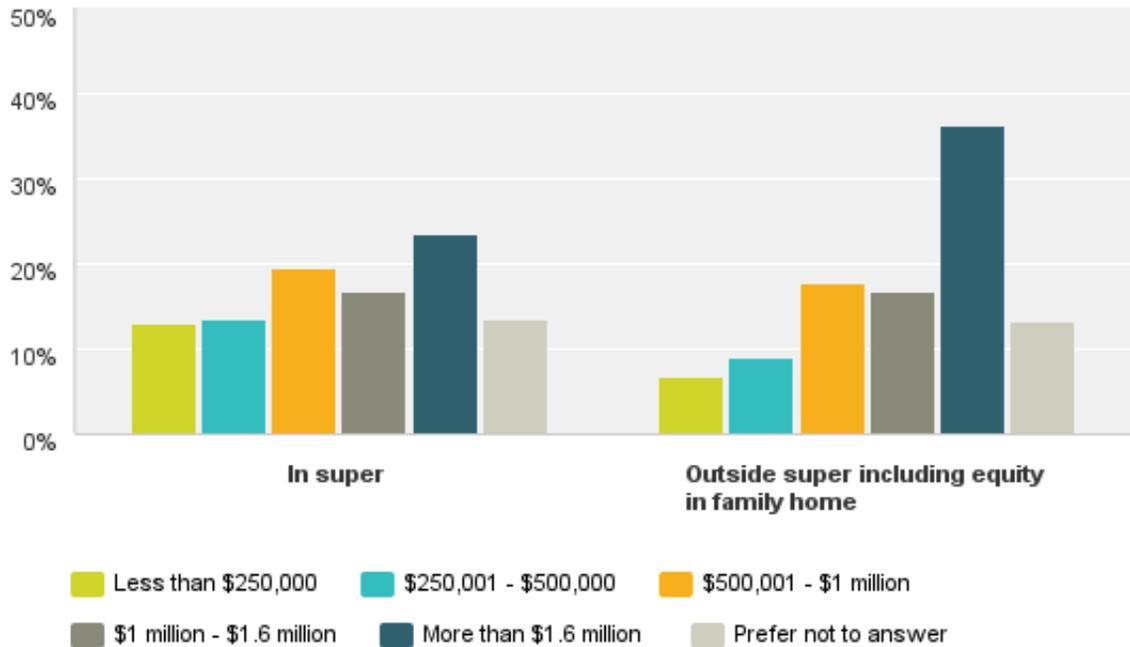
Answered: 2,120 Skipped: 15



Answer Choices	Responses
Under 25 years	0.24% 5
25-44 years	8.63% 183
45-54 years	15.28% 324
55-64 years	32.97% 699
65-84 years	41.65% 883
Over 85 years	1.23% 26
<b>Total</b>	<b>2,120</b>

### Q3: How much do you have in and out of superannuation (approximately)?

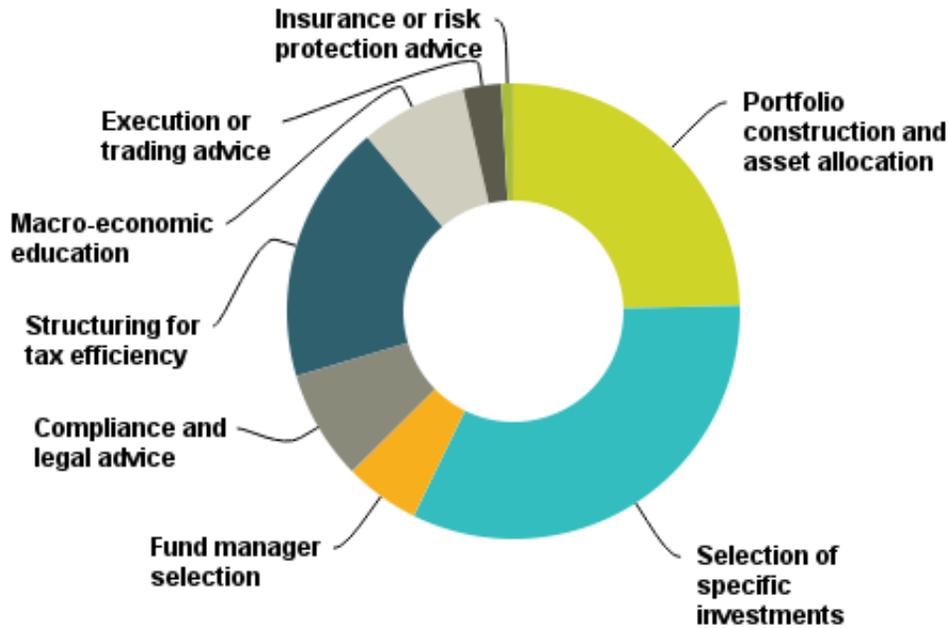
Answered: 2,094 Skipped: 41



	Less than \$250,000	\$250,001 - \$500,000	\$500,001 - \$1 million	\$1 million - \$1.6 million	More than \$1.6 million	Prefer not to answer	Total Respondents
In super	13.11% 268	13.59% 278	19.46% 398	16.72% 342	23.62% 483	13.50% 276	2,045
Outside super including equity in family home	6.86% 127	9.02% 167	17.77% 329	16.69% 309	36.36% 673	13.29% 246	1,851

## Q4: Which part of your investing do you need most help with? (select only one)

Answered: 1,984 Skipped: 151



Answer Choices	Responses	
Portfolio construction and asset allocation	24.60%	488
Selection of specific investments	32.66%	648
Fund manager selection	5.34%	106
Compliance and legal advice	7.81%	155
Structuring for tax efficiency	18.45%	366
Macro-economic education	7.56%	150
Execution or trading advice	2.72%	54
Insurance or risk protection advice	0.86%	17
<b>Total</b>		<b>1,984</b>

**Q4: Which part of your investing do you need most help with?  
(select only one)**

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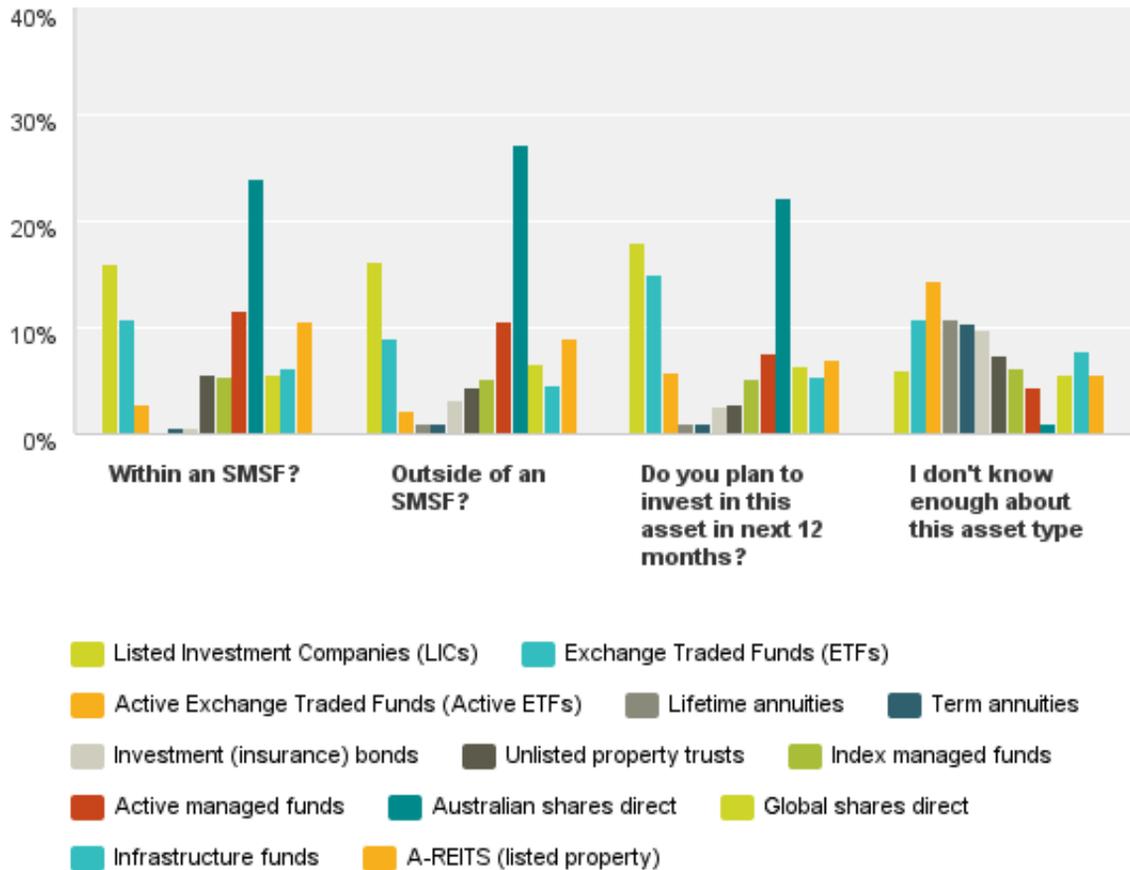
Answered: 1,984 Skipped: 151

This question also allowed respondents to add more specific comments beyond the answers provided in the above list. The word cloud below highlights other areas where assistance would be welcome.



## Q5: Have you invested in any of the following assets?

Answered: 2,073 Skipped: 62



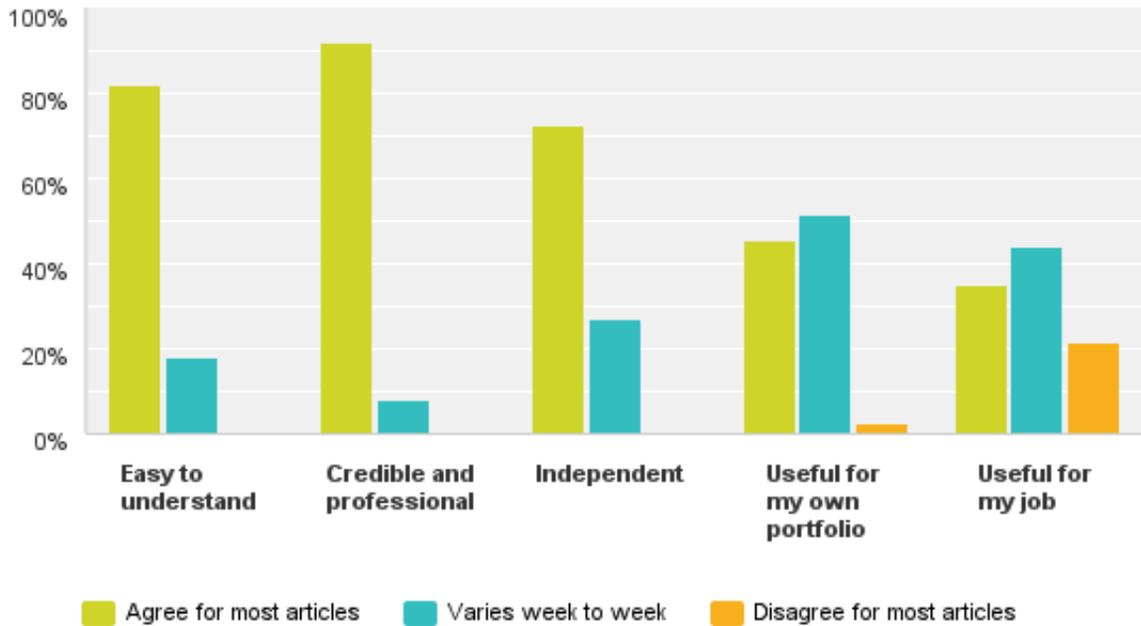
## Q5: Have you invested in any of the following assets?

Answered: 2,073 Skipped: 62

	Within an SMSF?	Outside of an SMSF?	Do you plan to invest in this asset in next 12 months?	I don't know enough about this asset type	Total Respondents
Listed Investment Companies (LICs)	<b>52.10%</b> 756	<b>58.99%</b> 856	<b>37.84%</b> 549	<b>8.75%</b> 127	1,451
Exchange Traded Funds (ETFs)	<b>43.62%</b> 513	<b>40.39%</b> 475	<b>38.61%</b> 454	<b>19.05%</b> 224	1,176
Active Exchange Traded Funds (Active ETFs)	<b>21.91%</b> 131	<b>20.07%</b> 120	<b>29.93%</b> 179	<b>50.17%</b> 300	598
Lifetime annuities	<b>3.23%</b> 10	<b>16.13%</b> 50	<b>10.65%</b> 33	<b>72.90%</b> 226	310
Term annuities	<b>10.06%</b> 31	<b>16.88%</b> 52	<b>9.74%</b> 30	<b>70.13%</b> 216	308
Investment (insurance) bonds	<b>7.50%</b> 33	<b>37.27%</b> 164	<b>17.73%</b> 78	<b>46.59%</b> 205	440
Unlisted property trusts	<b>44.46%</b> 265	<b>39.77%</b> 237	<b>13.76%</b> 82	<b>25.67%</b> 153	596
Index managed funds	<b>39.75%</b> 254	<b>43.66%</b> 279	<b>24.41%</b> 156	<b>20.19%</b> 129	639
Active managed funds	<b>52.68%</b> 551	<b>53.25%</b> 557	<b>22.18%</b> 232	<b>8.60%</b> 90	1,046
Australian shares direct	<b>60.66%</b> 1,135	<b>76.54%</b> 1,432	<b>36.08%</b> 675	<b>1.07%</b> 20	1,871
Global shares direct	<b>38.56%</b> 268	<b>50.22%</b> 349	<b>27.63%</b> 192	<b>16.98%</b> 118	695
Infrastructure funds	<b>45.16%</b> 294	<b>37.02%</b> 241	<b>24.88%</b> 162	<b>24.73%</b> 161	651
A-REITS (listed property)	<b>53.12%</b> 503	<b>49.74%</b> 471	<b>22.49%</b> 213	<b>12.14%</b> 115	947

## Q6: What is your opinion on the articles published in Cuffelinks each week?

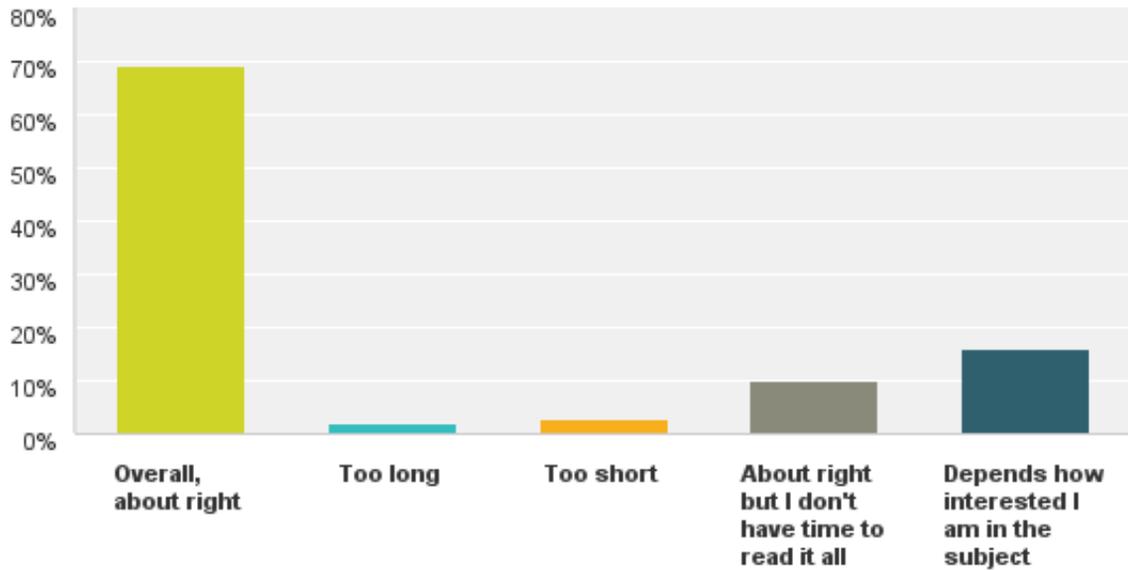
Answered: 2,110 Skipped: 25



	Agree for most articles	Varies week to week	Disagree for most articles	Total	Weighted Average
Easy to understand	<b>81.83%</b> 1,689	<b>18.02%</b> 372	<b>0.15%</b> 3	2,064	5.00
Credible and professional	<b>91.84%</b> 1,890	<b>8.02%</b> 165	<b>0.15%</b> 3	2,058	5.00
Independent	<b>72.43%</b> 1,411	<b>26.85%</b> 523	<b>0.72%</b> 14	1,948	4.99
Useful for my own portfolio	<b>45.71%</b> 890	<b>51.72%</b> 1,007	<b>2.57%</b> 50	1,947	4.95
Useful for my job	<b>34.90%</b> 385	<b>43.79%</b> 483	<b>21.31%</b> 235	1,103	4.57

## Q7: Do you think the length of articles in Cuffelinks is is:

Answered: 2,119 Skipped: 16



Answer Choices	Responses	
Overall, about right	<b>69.28%</b>	1,468
Too long	<b>1.89%</b>	40
Too short	<b>2.69%</b>	57
About right but I don't have time to read it all	<b>10.10%</b>	214
Depends how interested I am in the subject	<b>16.05%</b>	340
<b>Total</b>		<b>2,119</b>

## Q8: How is Cuffelinks different from other wealth and investment newsletters and websites?

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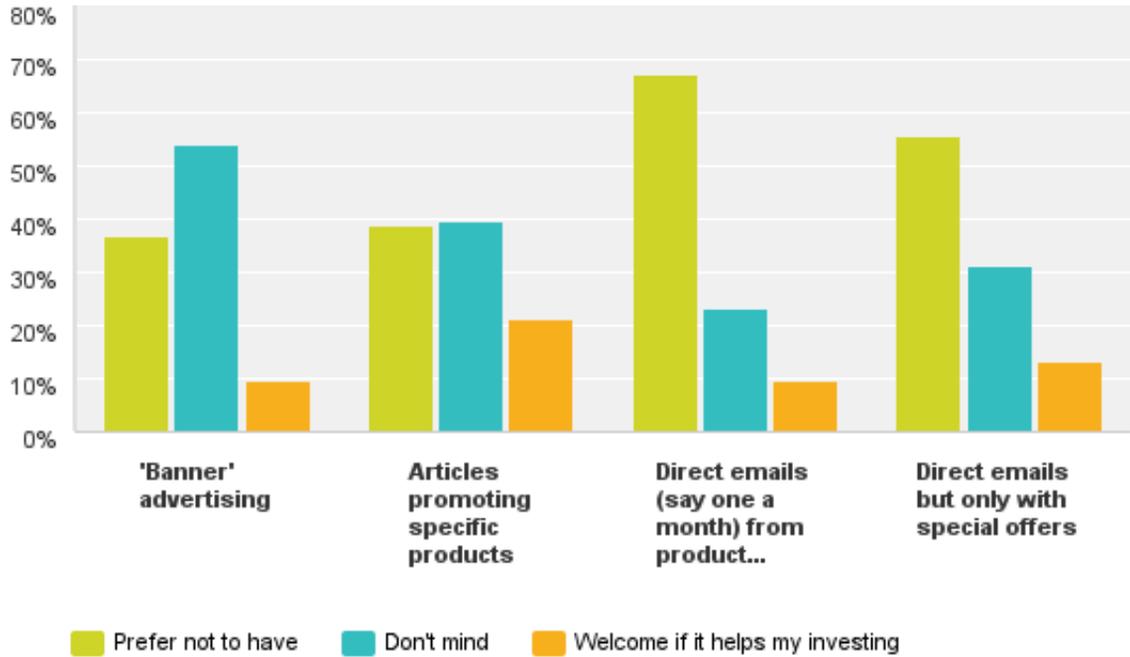
Answered: 1,297 Skipped: 838

Almost 1,300 text responses were received for this question, making the complete report too cumbersome for this summary, so we have extracted this word cloud to communicate the broad sentiment.

Bias Advertising Unbiased simple Professional  
Practical Newsletter Gives Investment  
Not Trying to Sell Range Focused Articles  
Point Independent Balanced Topics  
Stock Variety Coverage Interest Chris  
Credible SMSF Appears Better Quality Not Pushing

## Q9: How would you feel if Cuffelinks introduced the following to finance the business?

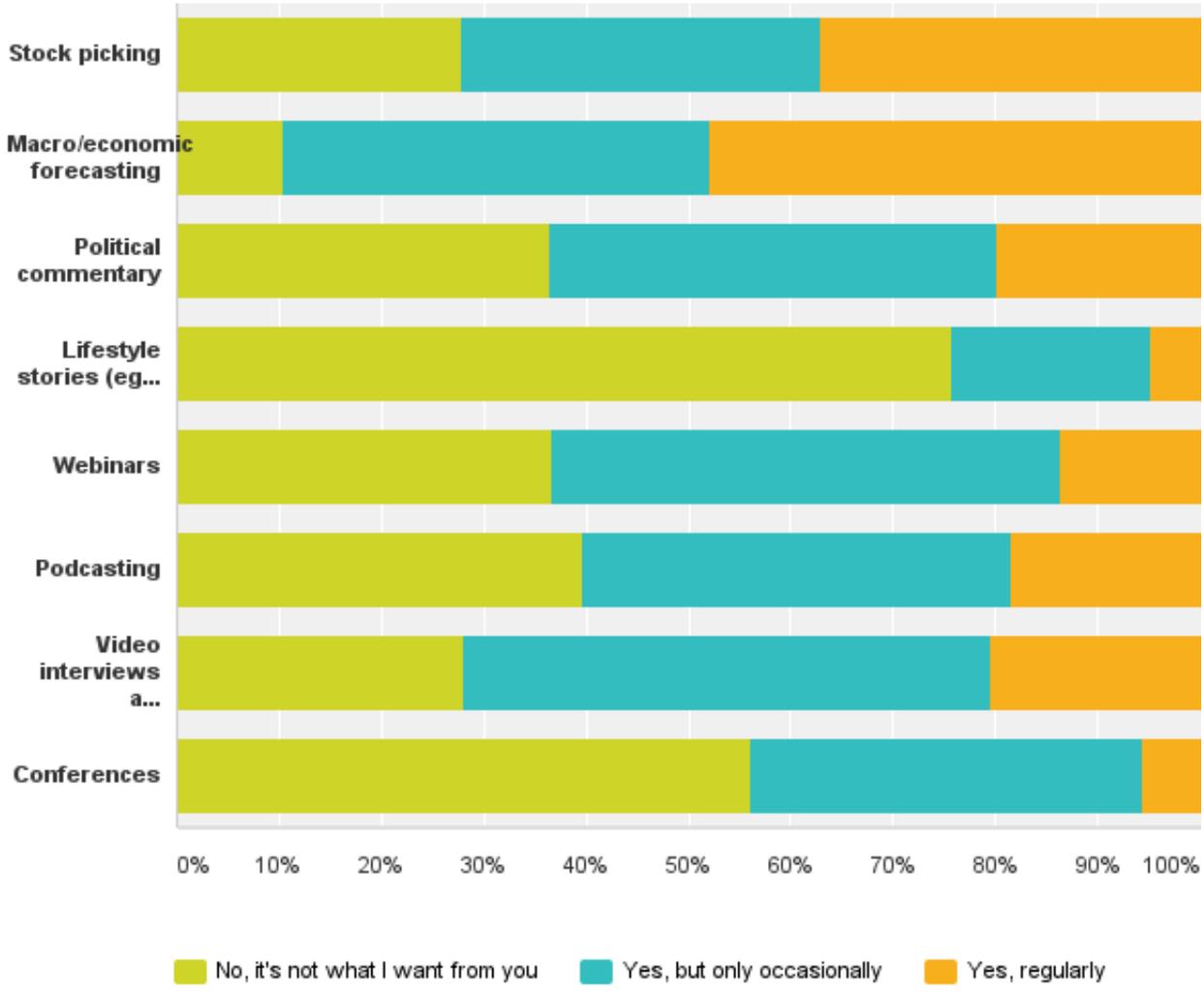
Answered: 2,106 Skipped: 29



	Prefer not to have	Don't mind	Welcome if it helps my investing	Total
'Banner' advertising	<b>36.62%</b> 743	<b>53.92%</b> 1,094	<b>9.46%</b> 192	2,029
Articles promoting specific products	<b>38.99%</b> 793	<b>39.72%</b> 808	<b>21.29%</b> 433	2,034
Direct emails (say one a month) from product providers	<b>67.25%</b> 1,353	<b>23.11%</b> 465	<b>9.64%</b> 194	2,012
Direct emails but only with special offers	<b>55.51%</b> 1,098	<b>31.24%</b> 618	<b>13.25%</b> 262	1,978

# Q10: Would you like Cuffelinks to do more of the following?

Answered: 2,109 Skipped: 26



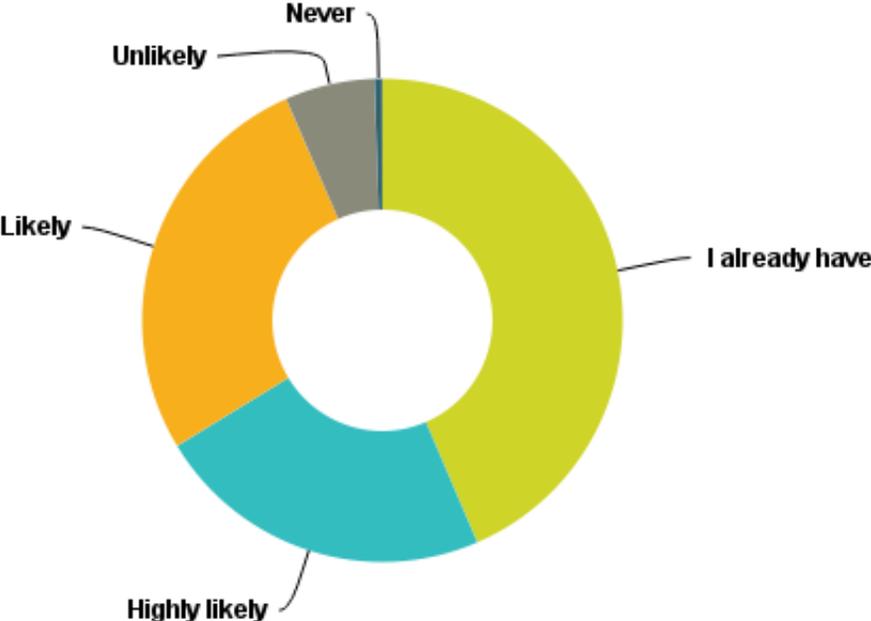
## Q10: Would you like Cuffelinks to do more of the following?

Answered: 2,109 Skipped: 26

	<b>No, it's not what I want from you</b>	<b>Yes, but only occasionally</b>	<b>Yes, regularly</b>	<b>Total</b>
Stock picking	<b>27.85%</b> 567	<b>35.12%</b> 715	<b>37.03%</b> 754	2,036
Macro/economic forecasting	<b>10.43%</b> 206	<b>41.62%</b> 822	<b>47.95%</b> 947	1,975
Political commentary	<b>36.57%</b> 708	<b>43.60%</b> 844	<b>19.83%</b> 384	1,936
Lifestyle stories (eg travel, food)	<b>75.76%</b> 1,428	<b>19.52%</b> 368	<b>4.72%</b> 89	1,885
Webinars	<b>36.74%</b> 687	<b>49.57%</b> 927	<b>13.69%</b> 256	1,870
Podcasting	<b>39.73%</b> 723	<b>41.81%</b> 761	<b>18.46%</b> 336	1,820
Video interviews and presentations	<b>27.99%</b> 532	<b>51.50%</b> 979	<b>20.52%</b> 390	1,901
Conferences	<b>56.04%</b> 1,006	<b>38.38%</b> 689	<b>5.57%</b> 100	1,795

# Q11: How likely are you to refer a friend or colleague to Cuffelinks?

Answered: 2,120 Skipped: 15



Answer Choices	Responses	
I already have	43.54%	923
Highly likely	22.78%	483
Likely	27.12%	575
Unlikely	6.04%	128
Never	0.52%	11
<b>Total</b>		<b>2,120</b>

