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### INVESTOR CATEGORY

☐ Retail

☐ High-Net Worth

☐ Accredited

This "Investor Suitability Assessment & Risk Profiling Form" will guide you in choosing the unlisted capital market products that suit your investment objectives, risk tolerance, financial profile and investment experience. The information you provide will form the basis of our recommendation. It is important to provide accurate and complete information to ensure that suitable unlisted capital market products are recommended according to your investment needs and objectives.

### PARTICULARS OF FIRST INDIVIDUAL APPLICANT

You MUST be 18 years and above as at the date of this application.

Name as in NRIC/Passport

NRIC (old)/Passport No.

NRIC No (new)

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### FINANCIAL CAPACITY

Please fill in the selected points in the box provided (except item number 2)

1) Your age range:

☐ 1 > 65 years

☐ 2 56 to 65 years old

☐ 3 41 to 55 years old

☐ 4 18 to 40 years old

2) Please select your annual household income:

☐ < RM100,000.00

☐ RM100,000 to RM200,000

☐ RM201,000 to RM500,000

☐ > RM500,000

3) Years of experience investing in investment products with fluctuating value

☐ 1 < 3 years

☐ 2 3 to 7 years

☐ 3 8 to 10 years

☐ 4 > 10 years

4) What is the percentage of your monthly income (regardless of fluctuation) allocated for investments?

☐ 1 < 10%

☐ 2 10% to 25%

☐ 3 26% to 50%

☐ 4 > 50%

5) How many months can you maintain your lifestyle based on your current savings?

☐ 1 < 3 months

☐ 2 3 months to 6 months

☐ 3 7 months to 9 months

☐ 4 > 9 months

### RISK TOLERANCE

1) Select one of the following which you are more inclined to invest in:

☐ 1 Cash, Bank Deposits, Bonds, Money Market Funds, Life Insurance Policy

☐ 2 Unit Trusts, Investment-Linked Insurance Plan

☐ 3 Stocks, Commodities, Equity-Linked Structured Product, REITS

☐ 4 Options, Futures, Structured Warrants, Foreign Currencies

2) Approximately how much of your total assets (excluding residential property) is placed in investment products where the value can fluctuate (i.e. unit trust, stock trading, options, futures, warrants, structured products)?

☐ 1 Between 0% to 10% ; 90% to 100% in other assets

☐ 2 Between 10% to 25% ; 75% to 90% in other assets

☐ 3 Between 25% to 50% ; 50% to 75% in other assets

☐ 4 More than 50% ; less than 50% in other assets

3) Given the fluctuation of yearly return (gain or loss), which level of fluctuation would you be able to tolerate?

☐ 1 - 5% to 5%

☐ 2 - 10% to 10%

☐ 3 - 15% to 15%

☐ 4 - 20% to 20%

### RISK PROFILE

Based on the responses provided in the questionnaire, your total points is \_\_\_\_\_ which means your general profile toward investment risk is likely to be \_\_\_\_\_

Total Points	General Profile Towards Risk	Description
10 or below	Defensive	<ul style="list-style-type: none"> <li>You want to preserve the capital and hedge it against inflation. But you are willing to accept short-term fluctuation for potential positive returns that are somewhat higher than time deposits over a timeframe of less than 2 years.</li> <li>You would like to be somewhat protected from large downside market fluctuations and are willing to not fully participate when the markets rally upwards to get it.</li> <li>You only tolerate low level of fluctuation in your investment.</li> </ul>
11 - 16	Moderate	<ul style="list-style-type: none"> <li>You are willing to accept occasional short-term losses for potential positive returns that are significantly higher than time deposits over a timeframe of up to 2 years or more.</li> <li>You should expect to lose money if the markets go down, but also expect to go along for the ride if they go up.</li> <li>You can tolerate a higher level of fluctuation than a "Defensive" investor.</li> </ul>
17 - 22	Growth	<ul style="list-style-type: none"> <li>You are willing to accept significant short-term losses for potential significant positive returns over a timeframe of up to 3 years or more.</li> <li>You should expect to lose a high percentage of your money if the markets go down, but also expect to profit greatly if they go up. More emphasis is put on making money than preventing the loss of money.</li> <li>You can tolerate a higher level of fluctuation than a "Moderate" investor.</li> </ul>
23 - 28	Aggressive	<ul style="list-style-type: none"> <li>You are willing to accept significant risk, including the possible loss of principal for the potential to maximize returns over a time frame of 5 years or more.</li> <li>You should expect to lose a very high percentage of your money if the markets go down, but also expect to profit greatly if they go up. Mostly, emphasis is on making money and little is used in preventing the loss of money.</li> <li>You can tolerate a higher level of fluctuation than a "Growth" investor.</li> </ul>

**INVESTMENT OBJECTIVE**

Please select ONLY ONE answer for each question in this section with regard to a new investment of your capital that you plan to undertake.

1) Please select your investment objective:

☐ i-Realised income from investment ☐ ii-Appreciation of investment value ☐ Both i & ii ☐ Other objectives (Please specify) \_\_\_\_\_

2) Approximately, how many years do you plan to hold your investment?

☐ < 2 years ☐ 2 to 5 years ☐ 6 to 10 years ☐ > 10 years ☐ Not sure

**RECOMMENDED INVESTMENT PRODUCTS**

Please find the following recommended investment products based on your specific profile towards risk established in the "Risk Profile" section.

Profile	Description	Product Solution / Asset Allocation
Defensive	An income portfolio that has a small exposure to growth assets. Main emphasis is on generating income. It will have a low fluctuation in short term value, with some small short term capital risk.	Recommended Asset Allocation = Equities : 10%; Fixed Income : 85%; Money Market / Cash: 5%
Moderate	Aims to produce capital growth in a medium to longer term time frame. It will have lower short term fluctuations in value than the growth and high growth risk profiles.	Recommended Asset Allocation = Equities : 60%; Fixed Income : 35%; Money Market / Cash: 5%
Growth	Growth oriented portfolio. A small income exposure slightly reduces the short term fluctuations of the portfolio's value.	Recommended Asset Allocation = Equities : 85%; Fixed Income : 10%; Money Market / Cash: 5%
Aggressive	High growth portfolio with a strong emphasis on maximising capital growth. There will be high short term fluctuations in value and higher chance of a capital loss.	Recommended Asset Allocation = Equities : 90%; Fixed Income : 5%; Money Market / Cash: 5%

Note: ILP = Investment Linked Plans with the similar underlying can be utilised in replacement of Unit Trust Funds or Equities for the purpose of creating a Protection and investment Portfolio.

**ACKNOWLEDGEMENT BY INVESTOR**

- The authorised distributor has explained and I have understood the features and the risks of the product. All information disclosed herein is true, complete and accurate. I acknowledge receipt of a copy of the Product Highlight Sheet(s) and the Master Prospectus / Disclosure Documents / Information Memorandum which has been given to me.

Yes ☐ No ☐

- I decline to provide certain information required for product suitability assessment and that this may adversely affect my suitability assessment. (if applicable)


Yes ☐ Investor Initial \_\_\_\_\_

- I have decided to purchase another unlisted capital market product that is not recommended by the distributor. (if applicable)

Yes ☐ \_\_\_\_\_

First Applicant/Authorised Signatory(ies) Date

Joint Applicant/Authorised Signatory(ies) Date


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**WARNING:**

THE RECOMMENDATION IS MADE BASED ON THE INFORMATION OBTAINED FROM THE SUITABILITY ASSESSMENT. INVESTORS ARE ADVISED TO EXERCISE JUDGEMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE UNLISTED CAPITAL MARKET PRODUCT.

**FOR SALES PERSONNEL's USE ONLY**

Branch Code \_\_\_\_\_ Name of SP \_\_\_\_\_ Code of SP \_\_\_\_\_

FIMM No. \_\_\_\_\_ Stamp of SP (if applicable) \_\_\_\_\_ Date \_\_\_\_\_