

Investor Suitability Assessment Form

- Please complete this form in BLOCK LETTERS and BLACK INK only
- Please mark where appropriate

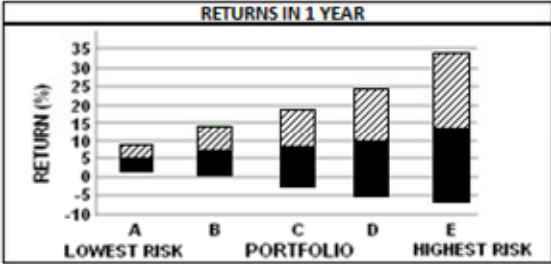
Customer / Company Name:		Form Serial Number:
Customer NRIC/ Passport/ Company Registration Number:		Nationality:
Country Registered/ Incorporated (for Non-Individual Investor ONLY):		
Contact Number (and Contact Person for Company):	E-mail Address:	
Address:		
Category(ies) of Product(s): <input type="checkbox"/> Unit Trust <input type="checkbox"/> Private Retirement Scheme <input type="checkbox"/> Wholesale Fund <input type="checkbox"/> Others (please specify):		
Name of Product/Range of Products Recommended:		

A. Investor Preference

- I agree to provide all the information requested in this form.
 I decline to complete this form and I further confirm that any transaction I have decided to make is based on my own judgement.
 I choose to opt out of providing any information required for the product suitability assessment. (**ONLY applicable for High Net Worth Entity**)

B. Risk Profiling Questionnaire

- My age is...
 - ≤ 44 years old (12 points)
 - 45 – 64 years old (9 points)
 - ≥ 65 years old (3 points)
- Which of the following statements most closely reflects your viewpoint on potential investment returns and risks? How concerned are you about fluctuations in your investment capital? Choose the portfolio that reflects your comfort level relative to variability.



 - Portfolio A (3 points)
 - Portfolio B (6 points)
 - Portfolio C (9 points)
 - Portfolio D (12 points)
 - Portfolio E (15 points)
- Over the balance of your lifetime, what impact do you feel inflation will have on your lifestyle?
 - I am not concerned about inflation. (2 points)
 - Inflation might erode my lifestyle but I would not make changes to my portfolio. (6 points)
 - Inflation could significantly erode my lifestyle if I do not attempt to earn potential higher returns. (10 points)
- Choose the statement that best describes your current investment strategy or experience?
 - Other than savings accounts or fixed deposits, I have very little investment experience. (2 points)
 - I have invested some money into stocks, bonds or mutual funds with the balance of my investments in savings accounts or fixed deposits. (6 points)
 - The majority of my investment holdings are in a variety of stocks, bonds or mutual funds with a small portion held in a savings account for liquidity purposes. (10 points)
- How interested are you in trying to "catch" short-term trends versus adopting a long term buy and hold strategy?
 - I am a long term buy and hold investor and am not overly concerned about short term market trends. (3 points)
 - I would consider purchasing a "popular stock" but it's not critical. (9 points)
 - I believe in trying to catch market trends as doing so may considerably enhance my returns. (15 points)
- How knowledgeable are you about investing?
 - Novice (3 points)
 - Not very knowledgeable (6 points)
 - Average knowledge (9 points)
 - Quite knowledgeable (12 points)
 - An expert (15 points)

C. Scoring

Total Score achieved through questions 1 to 6

Question	1	2	3	4	5	6	TOTAL :
Score							<input type="text"/>

Investment Approach (based on your total score)

Conservative	Moderate	Moderately Aggressive	Aggressive
16 – 39	40 – 51	52 – 63	≥ 64

D. Investor's Needs Analysis

Investor's Investment Objectives

Purpose of Investment	Priority (Please mark <input checkbox"="" checked="" type="checkbox>)</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td>Saving for specific purpose</td> <td><input type="/> Yes <td><input type="checkbox"/> No</td> <td></td>		<input type="checkbox"/> No	
Supplementing income in retirement	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
General lump sum investment for growth	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
General lump sum investment for income	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Others (please specify)	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Investor refuses to provide sufficient information	<input type="checkbox"/> Yes	<input type="checkbox"/> No		

Duration of intended investment in the product(s) < 1 year 1 – 3 years 4 – 5 years > 5 years

Rationale for choosing and general expectation of the product(s) _____

Is capital or principal security or protection important to investor? Yes No

Investor's Financial Situation

Investor's assets ≤ RM150K > RM150K – RM350K > RM350K – RM500K > RM500K

Investor's liabilities ≤ RM150K > RM150K – RM350K > RM350K – RM500K > RM500K

Disposable Income (per annum) _____

- **Disposable income** is the amount of money an individual has available for spending and saving after income taxes, bills and commitments has been paid.

Proportion of investment out of investor's net assets (not including investor's residential property) ≤ 25% >25 - 50% >50%

Investor's regular financial commitment (per annum) _____

Investor's Risk Tolerance / Risk Profile

Investments fluctuate over time. Please indicate the risk of losses that investor is willing to bear (please specify) _____ %

Investor's Current Portfolio

Type of investment portfolio the investor currently holds (please specify) _____

Performance of current investment portfolio Satisfied Not satisfied Others (please specify) _____

I do not wish to disclose the information requested in *Investor's Current Portfolio*.

E. Recommendations Section (to be completed by consultant)

Whether the product is recommended by the consultant

Yes. Please specify the basis of the recommendation _____

No. Please specify the reasons of non-recommendation _____

F. Acknowledgement

The consultant has explained and I have understood the features and risks of the product.

I understand and acknowledge that the capital/principal of my investment is not guaranteed/ protected.

All information disclosed is true, complete and accurate.

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

I acknowledge receipt of a copy of PHS and the relevant disclosure document which have been given to me.

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

<p>Signature of Prospective Investor Name : Date :</p>	<p>Signature of Consultant Name : Agent Code: Date :</p>
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Disclaimer

THIS INVESTOR SUITABILITY ASSESSMENT 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.

THE RECOMMENDATION IS MADE BASED ON 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.

Appendix

Category of Investors	Definition
A. Accredited investors	<ol style="list-style-type: none"> 1. A unit trust scheme, private retirement scheme or prescribed investment scheme. 2. Bank Negara. 3. A licensed person or a registered person. 4. An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognized market operator. 5. A corporation that is licensed, registered or approved to carry on any regulated activity or capital market services by an authority in Labuan or outside Malaysia which exercises functions corresponding to the functions of the Commission. 6. A bank licensee or an insurance licensee as defined under the Labuan Financial Services and Securities Act 2010 [Act 704]. 7. An Islamic bank licensee or a takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 705]. 8. A chief executive officer or a director of any person referred to in paragraphs 3, 4, 5, 6 and 7.P.U. (A) 51 9. A closed-end fund approved by the Commission.
B. High-net worth entities	<ol style="list-style-type: none"> 10. A company that is registered as a trust company under the Trust Companies Act 1949 and has assets under its management exceeding ten million ringgit or its equivalent in foreign currencies. 11. A corporation that— (a) is a public company under the Companies Act 2016 which is approved by the Commission to be a trustee under the Act and has assets under its management, exceeding ten million ringgit or its equivalent in foreign currencies; or (b) is carrying on the regulated activity of fund management solely for the benefit of its related corporations and has assets under its management exceeding ten million ringgit or its equivalent in foreign currencies. 12. A corporation with total net assets exceeding ten million ringgit or its equivalent in foreign currencies based on the last audited accounts. 13. A partnership with total net assets exceeding ten million ringgit or its equivalent in foreign currencies. 14. A statutory body established under any laws unless otherwise determined by the Commission.P.U. (A) 52 15. A pension fund approved by the Director General of Inland Revenue under the Income Tax Act 1967.
C. High-net worth individuals	<ol style="list-style-type: none"> 16. An individual— <ol style="list-style-type: none"> (a) whose total net personal assets, or total net joint assets with his or her spouse, exceeding three million ringgit or its equivalent in foreign currencies, excluding the value of the individual's primary residence; (b) who has a gross annual income exceeding three hundred thousand ringgit or its equivalent in foreign currencies in the preceding twelve months; (c) who jointly with his or her spouse, has a gross annual income exceeding four hundred thousand ringgit or its equivalent in foreign currencies in the preceding twelve months; or (d) whose total net personal investment portfolio or total net joint investment portfolio with his or her spouse, in any capital market products exceeding one million ringgit or its equivalent in foreign currencies.

The Updated Categories of Sophisticated Investors as per the CAPITAL MARKETS AND SERVICES (AMENDMENT OF SCHEDULES 5, 6 AND 7) ORDER 2021, gazetted on 1 July 2021 (<https://www.sc.com.my/regulation/acts/capitalmarkets-and-services-act-2007>)