

**PRIVATE RETIREMENT SCHEME (PRS)
JOINT ACCOUNT OPENING AND INVESTMENT FORM**

PPA Member New Existing PPA Account No:

P	P	A																	
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Channel PRS Consultant (Provider) Corporate PRS Distributor PRS Account No:

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Institutional PRS Advisor

In compliance with the Capital Markets and Services Act 2007, this Form must not be circulated unless accompanied by copy of Manulife PRS NESTEGG Series or/and Manulife Shariah PRS NESTEGG Series Disclosure Document(s) respectively and Supplementary Disclosure Document(s) (if any). You are required to read and understand the contents of the Disclosure Document, Supplementary Disclosure Document(s) (if any) and the Terms and Conditions specified herein before completing this Form. If in doubt, please consult a professional adviser. You must be 18 years and above as at the date of this application. Please provide a clear copy of your NRIC or Passport. Please complete this Form in BLOCK Letters and (N) where appropriate.

PARTICULARS OF APPLICANT

Full Name: (as per NRIC/Passport) _____

Given Name: _____ Family Name: _____
(Given Name and Family Name are mandatory if your tax residency is other than Malaysia)

Salutation: Mr Mrs Ms Others _____ Marital Status: Single Married Others _____

NRIC No.(Malaysia): _____ Date of Birth (dd/mm/yyyy): _____ Age: _____

Passport No. (Foreigner): _____ Country of Issuance: _____ Gender: Male Female

Race: Malay Chinese Indian Others _____ Nationality: Malaysian Others _____

Religion: _____ Education Level: _____

Occupation: _____ Mother's Maiden Name: _____

Monthly Income: Not Specified Up to RM1,500 RM 1,501 to RM 3,000 RM 3,001 to RM 5,000
 RM 5,001 to RM 8,000 RM 8,001 to RM 15,000 RM 15,001 to RM 20,000 RM 20,001 to RM 50,000
 RM 50,001 to RM 100,000 100,001 to RM 200,000 Above RM 200,000

PERMANENT / CORRESPONDENCE ADDRESS AND CONTACT RETAILS

Permanent Residential: _____
Postcode: _____ City: _____ State: _____ Country: _____

Correspondence: _____
Postcode: _____ City: _____ State: _____ Country: _____

Email Address: _____

Telephone Number: _____ H/p: _____ Office: _____ Home: _____

EMPLOYMENT / BUSINESS DATA

Employment Status: Employed Self-employed Not Applicable (e.g student, housewife, pensioner)

Name of Employer/Business: _____

Nature of Business: _____ own business, please state the percentage of shareholding/ownership: _____ %

Correspondence: _____
Postcode: _____ City: _____ State: _____ Country: _____

Telephone Number: _____ Fax No: _____

CONTRIBUTION DETAILS

Contribution Type: Individual Contribution Self-employed Contribution Employer Contribution Employer Contribution (Vesting Schedule)

Class: A C

Option: Default Manulife PRS NESTEGG Series, RM _____ Manulife Shariah PRS NESTEGG Series, RM _____
 Self-Selection Option, RM _____

No	PRS Fund Name	Allocation Percentage(%)		Allocation Amount (RM)		Note:
		Class A	Class C	Class A	Class C	
1	Manulife PRS - Growth Fund					If you do not select a Fund under the Scheme (as per your selection above), all contributions to the scheme will automatically allocated in accordance with the default option; this means that the contributions will be allocated for the purchase of Units in the core funds depending on your age at the time of contribution. Default option is not applicable for non-core funds (i.e. the new fund added*)
2	Manulife PRS - Moderate Fund					
3	Manulife PRS - Conservative Fund					
4	Manulife Shariah PRS - Growth Fund					
5	Manulife Shariah PRS - Moderate Fund					
6	Manulife Shariah PRS - Conservative Fund					
	Total		100%	RM	RM	

Payment Mode	Amount
<input type="checkbox"/> Maybank 2u bill payment (please enclose proof of payments)	RM
<input type="checkbox"/> Online / Telegraphic Transfer (please enclose original online / telegraphic transfer statement)	RM
<input type="checkbox"/> Cheque / Bank Draft (Bank: _____, Cheque No: _____) / Cheque Deposits (please enclose original bank-in slips)	RM
<input type="checkbox"/> Others, please specify: _____	RM



A. GENERAL TERMS AND CONDITIONS applicable to Providers and PPA (Governed by and construed in accordance with laws of Malaysia).

- 1) Account Opening
 - a) By applying for Units of the Funds managed by the Provider, the Applicant are bound by these terms and conditions, the constituting documents such as the Disclosure Document, the Supplementary Document(s) (if any), the Deed and the Supplementary Deed (if any) of the scheme and also the terms and conditions stated in this application form and the webpage of the Provider and the Private Pension Administrator ("PPA"), in respect of all transactions.
 - b) The Provider and/or PPA shall be entitled at any time and without prior reference to the Applicant to add, vary or amend any or all of the terms and conditions herein at its sole and absolute discretion.
 - c) Upon submission of this form as well as other supporting documents, the information contained therein will be used by the Provider and PPA for creation of account and record purposes.
 - d) The Provider and PPA shall have the absolute discretion in the opening of an account.
 - e) All instructions and/or information given in writing to the Provider and/or PPA, including this form are binding on the Applicant.
- 2) Change of Contact Details
The Applicant acknowledges that it is the Applicant's obligation to notify the Provider and the PPA of any change in address, e-mail and contact number immediately to ensure continuity in the receipt of communication from the Provider and the PPA.
- 3) Anti-Money Laundering
The Applicant hereby warrants that:-
 - a) No person other than the applicant has or will have any interest in the account (where applicable); and
 - b) All monies as may be paid to the Provider and/or PPA from time to time shall come from a legitimate (and not illegal) source;
 - c) The Applicant agrees to provide all such information and documents as may be necessary to verify the Applicant's identity and do all such acts and things as may be necessary to enable the Provider and/or PPA to comply with all applicable anti-money laundering and counter financing terrorism (AML/CFT) and the governing law, rules and regulations (whether in Malaysia or elsewhere). The Applicant agrees that the Provider and/or PPA shall not be liable or responsible in anyway whatsoever and shall be held harmless against any loss arising as a result of or in connection with any delay or failure to process any application or transaction if such information or documents requested by the Provider and/or PPA have not been promptly provided by the Applicant to the Provider and/or PPA.
 - d) The Provider and/or PPA reserves the right to terminate the relationship if any documents requested pursuant to the AML/CFT requirements are not received within 14 days.

B. PPA'S TERMS AND CONDITIONS

(Note:-The full terms and conditions of the PPA will be mailed to you upon successful account opening. You are advised to familiarize yourself with all the terms and conditions in the provision of services to you by the PPA).

- 1) The PPA members have been informed of the fees payable to the PPA. The PPA fees payable to the PPA are as follow:-
 - a) Account opening fee (RM10)
 - b) Annual maintenance fee (RM8) (payable only when there is contribution)
 - c) Administration fee of 0.04% of the Fund's NAV charged to the funds by Provider
 - d) Goods and Services Tax (GST) will be applicable to the PPA fees stipulated at points a-c above.The above may be collected by the PRS Provider acting on behalf of the PPA. For further information on the PPA's fees and charges, please refer to <http://www.ppa.my/ppa/member-services/prs-transactions/>
- 2) PPA reserves the right after 6 months of notification to the member to close a PPA account that does not have any balance in the PPA account due to the following reasons:-
 - a) Full amount withdrawn (upon attaining retirement age)/permanent departure and account inoperative for 6 months; or
 - b) Upon release of the deceased member's funds to beneficiaries/nominees/next-of-kin pursuant to a Letter of Administration or Grant of Probate.
- 3) Variation
The PPA shall be entitled at any time and without prior reference to the PPA member to vary or amend any or all of the terms and conditions herein and/or the PPA's website and/or the joint application form at its sole and absolute discretion.

C. PROVIDER'S TERMS AND CONDITIONS

- 1) Documents Required
Applicant is required to submit this Application Form together with a copy of Applicant's NRIC/Police/Arm Forces/Passport (original sighted), or other form of identification documents, as named in this Form or otherwise in writing binding on the applicant.
The Provider reserves the right to request for additional documents to support the application.
- 2) Instruction/Voice Recordings
 - a) All instructions given in writing, delivered or sent via facsimile transmission by the Applicant as named in this application shall be binding on the Applicant. The Provider is not obliged to verify the authenticity of any such instructions or the identity of any person giving such instructions.
 - b) The Provider shall be entitled to use voice recording devices to record instructions communicated to it and such recording(s) will constitute evidence of the instructions.
- 3) Representation
The Applicant shall not rely on any information or representations other than those contained in the relevant Deed and Disclosure Document including any Supplementary Disclosure Document(s) and Supplementary Deed(s).
- 4) Rights of the Manager
The Provider reserves the right to:
 - a) Accept or reject any application in whole or in part without assigning any reason;
 - b) Request for additional documents from the applicant to support the application;
 - c) Set off any claim which the Provider or the relevant Trustee(s) may have against any of the assets, Units or cash of the applicant held by the Provider or the relevant Trustee(s).
 - d) Vary these terms and conditions at any time without notifying the applicant.
- 5) Indemnity
 - a) The applicant shall fully indemnify the Provider and the relevant Trustee(s) and any of their authorised agents against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought against, suffered or incurred by any or all of them arising either directly or indirectly out of or in connection with the Provider accepting, relying on or failing to act on any instructions given by or on behalf of the applicant(s) unless due to the wilful default or negligence of the Provider.
 - b) The applicant acknowledges and accepts that the Provider has the absolute discretion to rely on facsimile and confirmation from the Applicant and undertakes to indemnify and hold harmless the Provider, its employees and agents against all costs, expenses, loss of liabilities, claims and demands arising out of reliance on the Applicant's confirmation.
- 6) Payment for Contribution
Applicant is required to submit this Joint Account Opening and Investment Form together with the contribution payment and/or any payment documents as proof of payment.
The Provider reserves the right to request for additional documents to support the application.

Mode	Proof of Payment
Cash	Applicant required to submit the original copy of the cash deposit slip stating his/her name and ID No. as proof of payment. The PPA Account no. should also be stated if available.
Cheque/Deposit Cheque	Applicant required to submit the original copy of the bank-in slip stating his/her name and ID No. for cheque deposited directly by him/her as proof of payment. The PPA Account no. should also be stated if available.
Online/Telegraphic Transfer	Applicant required to submit the original copy of the online/telegraphic transfer statement as proof of payment.

Note:

- The Provider does not accept cash payment for purchase of units.
- Where the Member opts for PRS contribution via salary deduction or standing instruction, the actual contribution amount received will be deemed the final amount that the Member intends to invest.
- The Provider shall not be liable for any discrepancy of information/instruction received from the Member's Employer and/or Bank.

7) Transaction

- The minimum investment amount is RM 100 or such other amount as we may decide from time to time.
- Creation of Units will be based on the Provider's NAV per Unit on the same Business Day if the Provider receives the contribution and completed documents before 12:30pm. For contribution and completed documents that are received by the Provider after 12:30pm, the creation of Units will be based on the Provider's NAV per Unit on the next Business Day (Please refer to the Disclosure Document on forward pricing).

8) Default Option

If you do not select a Fund under the Scheme;

- All contributions to the Scheme will be automatically allocated in accordance with the default option; this means that the contributions will be allocated for the purchase of Units in the following core funds depending on your age at the time of contribution:

Name of Fund	Manulife PRS –Growth Fund Manulife Shariah PRS - Growth Fund	Manulife PRS –Moderate Fund Manulife Shariah PRS - Moderate Fund	Manulife PRS –Conservative Fund Manulife Shariah PRS - Conservative Fund
Age at time of contribution	Below 45 years of age	45– below 55 years of age	55 years of age and above

- Notwithstanding the above default option of the Scheme, and provided no written notification to the contrary has been given to the Provider, the first contribution made by or for a Member:
 - If made within thirty (30) days before he attains the age of forty-five (45) years or fifty-five (55) years, as the case may be, shall be allocated for the purchase of Units in the Manulife PRS-Moderate Fund/ Manulife Shariah PRS - Moderate Fund and Manulife PRS-Conservative Fund/ Manulife Shariah PRS - Conservative Fund respectively.
- Members who are investing under the default option will be notified in writing at least one (1) month before attaining the age of forty-five (45) years and fifty-five (55) years as the case may be that their investments in the core funds will be automatically switched in accordance with the rules of default option unless the Provider has been instructed otherwise.

9) Cooling-off Right

The Applicant can utilize his/her cooling off right not later than six (6) business days commencing from the date of receipt of this application by the Provider. The cooling-off right is only given to an individual, other than those listed below, who makes a contribution in a private retirement scheme for the first time:

- a staff of the Provider; and
- persons registered with a body approved by the SC to deal in private retirement schemes.

10) Monies

- All instructions given in writing, delivered or sent by facsimile transmission by the Member as named in this application shall be binding on the Member. The provider is not obliged to verify the authenticity of any such instructions or the identity of any person giving such instructions.
- If an application is rejected in whole or in part, the application monies or balance thereof will be returned without interest, or any returns in the case of Islamic funds) by the Provider by cheque or, at the cost of the applicant, by telegraphic transfer, within 10 days from the date of application.
- The Provider shall not be liable to pay any interest or returns (in the case of Islamic funds) on Member's monies held by the Provider for any reason(s) whatsoever.

11) Statement and Report

- Member Benefits Statement will be issued to Members within a reasonable time as a record of each and every payment or transaction made.
- A half-yearly Member Benefits Statement will be issued to summarize all transactions during the said period to enable Member(s) to keep track of his/her investment.
- All details shown in the Member Benefits Statement are deemed to be correct unless the Provider is informed in writing of any discrepancy within 14 days of issue.
- Interim and Annual Report of the Fund(s) will be sent to the member(s) within 2 months from the end of each financial period/year.
- All correspondences will be sent to the Applicant's last known address or email address as notified by the Applicant. All correspondences are deemed received by the Applicant 3 business days from the date the letter is posted/sent.

12) Legal and Tax Implication

The Applicant shall acquaint himself with the relevant tax laws and exchange control regulations in force in the countries of his citizenship, residence or domicile.

13) Consent on Personal Data and Privacy

By this Privacy Notice, we seek your consent on collection, processing, using, sharing of your information by and for Manulife (which means Manulife Holdings Berhad and all its subsidiary companies) and its products and services.

Information we collect and how we use it

In order to process and handle your application, we will collect from you personal information, such as your name, identification number, address, phone number and email address as well as other non-public information including your financial, familial and non-familial information for the applicable product or service ("Personal Information"). All Personal Information are processed on our behalf by our related/affiliate companies as well as external service providers, where necessary. As your Private Retirement Scheme ("PRS") Provider, we will come into possession of your Personal Information and the disclosure and retention of such Personal Information is a crucial and necessary part in order to process, approve and manage your investment and all necessary activities and/or events related to it.

Sharing and disclosure of Personal Information

We may share and disclose your Personal Information as follows:-

- (1) To our subsidiaries, associated or related companies or their respective employees, professional advisors, agents or representatives;
- (2) To third party service providers, suppliers and vendors;
- (3) To comply with all applicable laws, rules, regulations, guidelines and/or other legal requirements;
- (4) To litigate, defend or respond accordingly to an actual or potential lawsuit or queries involving regulatory and non-regulatory bodies; and
- (5) To generally protect the rights and property of Manulife and to ensure the technical competence and functioning of our systems.

Choices for Personal Information

You may choose whether or not to provide your Personal Information to us. If you choose not to do so, you can continue to interact with Manulife, but you may not be able to take advantage of these PRS services that depend on Personal Information. In the event we propose to use your Personal Information for any purposes other than those described above in this privacy notice or such other supplementary privacy notices (if any), we will offer you a way to opt-out of the use or process of your Personal Information for those other purposes.

Access and change requests

If you wish to access, update or change your Personal Information, we will use reasonable efforts to accommodate the access and make the changes as soon as possible with a fee. However, before allowing such access or making such changes, we may request verification of your identity or other details to help us address your request appropriately.

Inquiries and complaints

If you need to contact us or if you have any inquiries or complaints, please write to us at: PRS Customer Service, 13th Floor, Menara Manulife, 6 Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur.

14) Goods and Services Tax

All charges and fees (e.g. sales charge, switching fee, redemption charge and any other relevant fee), whichever applicable, will be subject to the Goods and Services Tax (GST) and/or any other taxes that may be introduced by the Government of Malaysia from time to time, at the prevailing rate. The Provider reserves the right to collect from you an amount equivalent to the taxes payable for all charges and fees, whichever applicable.

Your obligation to pay GST and other applicable taxes shall form part of the Terms and Conditions.

15) INFORMATION OF INDIVIDUAL SELF-CERTIFICATION FOR FATCA (Foreign Account Tax Compliance Act) AND CRS (Common Reporting Standard)

"Regulations based on Foreign Account Tax Compliance Act ("FATCA") and Organisation for Economic Co-operation and Development ("OECD") Common Reporting Standard ("CRS") require financial institutions to collect and report certain required information based on an individual account holder's or controlling person of an entity account holder's tax residence. Each jurisdiction has its own rules for defining tax residence. In general, tax residence is the country in which you live. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time (multiple residencies). The country/countries in which you pay income tax are likely to be your country/countries of tax residence. For more information on tax residence, please consult your tax adviser or the information at the following link for FATCA and CRS at <https://www.irs.gov/> and <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/> respectively.

If your tax residence (or the account holder, if you are completing the form on their behalf) is located outside of the country in which this account is maintained, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to the tax authorities in the country where the financial institution is located.

As a financial institution, we are not allowed to give tax or legal advice.

If you have any questions about this form, these instructions, or defining your tax residency status, please speak to your tax adviser or domestic tax authority.

DECLARATION OF BENEFICIAL OWNER

A beneficial owner is defined as the natural person who ultimately owns or controls a customer or the person on whose behalf a transaction is being conducted and includes the person who exercises ultimate effective control over a body corporate or unincorporated.

Is there a beneficial owner in this application Yes [Please complete the Individual / Controlling Person Self-certification Form (FATCA & CRS) Form] No

If yes, please indicate the following and enclose a copy of his/her NRIC / Passport :

Name : _____ **NRIC/Passport No.** : _____
Source of Funds : _____ **Source of Wealth** : _____
Relationship with Applicant : _____

I hereby undertake to notify the Company of any changes in the beneficial ownership of the account holder.

DECLARATION PURSUANT TO FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

Are you a United States citizen / United States resident / United States Permanent Resident Alien (i.e. so-called U.S. green card holder)?

Yes No

If yes, please submit Form W-9 of US Department of the Treasury Internal Revenue Service. A copy of Form W-9 can be obtained from the US IRS website at <http://www.irs.gov/pub/irs-pdf/fw9.pdf>

DECLARATION PURSUANT TO COMMON REPORTING STANDARD (CRS) ON TAX RESIDENCY

Are you a tax resident(s) in any country other than Malaysia? Yes No

If YES, please list all countries/jurisdictions other than U.S. where you are a resident for tax purposes and the associated taxpayer identification numbers ("TIN"). If there are more than 5 countries/jurisdictions, please use a separate sheet. Please refer to the OECD AEOI Portal for more information on tax residency: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760>

Place of Birth:

Country: Malaysia Others _____
 (Please specify)

City: _____
 (Please specify)

Country / Jurisdiction of Tax Residency	Taxpayer Identification Number (TIN) / Income Tax Reference Number
Please provide reason(s) for not providing the TIN / Income Tax Reference Number	

DECLARATION AND UNDERTAKINGS

I/We declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete.

I/We acknowledge and understand that the information contained in this self-certification and any reportable account(s) may be reported to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which I may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I/We have read and understood the applicable provisions of the latest prospectus of the relevant fund (the "Fund") to which this account relates with respect to the gathering, storage, use, processing, disclosure and reporting of information provided by me in connection with the satisfaction of any governmental and/or regulatory requirements and/or other legal obligations relating to, but not limited to, information sharing and tax reporting, which may be applicable to the Fund from time to time, and agree and undertake to be bound by such terms (as they may be amended from time to time) and to perform all obligations thereunder.

I/We acknowledge, consent to and instruct (a) the gathering, retention and procession of any information contained in this form (as such information may be updated from time to time) and any other information regarding the account holder provided by me, by the Fund and/or any distributor of the Fund and/or any other entity duly designated by the Fund, (b) the transfer of such information to any administrative support provider and processor located within the EEA, Canada and India, where the transfer is necessary for the maintenance of records or administration of the information, and (c) the disclosure and reporting of any such information to any governmental or regulatory authority, including relevant tax authorities, of the country in which this account is maintained and the exchange of such information with any governmental, regulatory or tax authorities of any other country or countries in which the account holder may be tax resident where such countries (or governmental, regulatory or tax authorities in such countries) have entered into agreements to exchange financial account information in connection with FATCA and/or OECD CRS.

I/We understand and agree that Manulife IM (Malaysia) can upon giving me/us reasonable notice: withhold on payments of any amounts due to me/us; or Manulife IM (Malaysia) can suspend or terminate my/our account if I/We (or any successor owner or payee under the terms and conditions of my/our account) fail to provide the information referenced above or any part thereof or if at any time I/We (or any successor owner or payee under your account) withdraw the consent or contest the waiver provided above.

I/We undertake to advise Manulife IM (Malaysia) as soon as possible of any change in circumstances which affects the tax residency status of the individual identified in this form or causes the information contained herein to become incorrect or incomplete and to provide Manulife IM (Malaysia) with a suitably self-certification and Declaration within 30 DAYS of such change in circumstances

I declare that I have not been convicted by any court for any criminal offence whether within or outside Malaysia.

I declare that I have not been subjected to any bankruptcy proceedings or failed to meet any judgment debts whether within or outside Malaysia.

I acknowledge that I have received, read and fully understand the Disclosure Document, supplementary Disclosure Document(s) (if any), the Deed and Supplementary Deed(s) (if any) for the Fund(s) to be invested in and the terms and conditions stipulated in (i) Manulife Investment Management (M) Berhad (formerly known as Manulife Asset Management Services Berhad) (the Provider) website (www.manulifeinvestment.com.my); (ii) the PPA's website (www.ppa.my); and (iii) all the notes, terms and conditions of this form and I undertake to be bound by them for my initial and subsequent transactions with the PRS Provider. I acknowledge that the same have been explained to me by my Provider, and/or licensed PRS consultant.

I hereby declare that all information and supporting documents provided herein are true, correct and complete and that I have not withheld any material facts or information which may influence the acceptance of this application.

I acknowledge and accept that the Provider reserves the right to reject, withdraw or terminate my application without notice my application without assigning any reasons thereto and under no circumstances shall the Provider be liable for any loss or damage for such action.

I am aware of the fees and charges that will be incurred directly or indirectly when investing in the PRS fund(s).

Save and except in the event of gross negligence, I agree to indemnify the Provider, Trustee and all of the agents against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought against, suffered or incurred by any of them, either directly or indirectly out of or in connection with carrying out this request.

I hereby declare that the investment decision indicated under Contribution Details has been reached as a result of my own independent judgment and opinion.

Private Pension Administrator Malaysia (PPA)

The Private Pension Administrator (PPA) is a body approved under section 99C of the Capital Markets and Services Act 2007 to perform the function of record keeping, administration and customer service for members and contributors in relation to contributions made in respect of a private retirement scheme. All PRS applicants are required to open an account with the PPA and upon successful creation of the respective account, the PRS applicants are subsequently referred to as PPA members.

Date: _____

Applicant's Signature

(This signature shall also act as a specimen signature for future correspondence.)

FOR PRS ADVISER & CONSULTANT'S USE	FOR OFFICE USE
Consultant / Staff Name: _____	Date & Time Received: _____
Code / Branch: _____	Transaction Date: _____
Contact No: _____	Verified by & Date: _____
Date: _____	Checked by & Date: _____
Signature / Company Stamp: _____	

Manulife Investment Management (M) Berhad (formerly known as Manulife Asset Management Services Berhad)

NOTICE ON PERSONAL DATA AND PRIVACY TO CUSTOMERS

This Privacy Notice is issued pursuant to the Personal Data Protection Act 2010.

Information we collect and how we use it

You have supplied Manulife (which means Manulife Holdings Berhad and all its subsidiary companies) with your personal information in connection with the application for any of our products and the provision of services or compliance with any laws or guidelines issued by regulatory or other authorities. These include and are not limited to details such as your name, identification number, address, phone number and email address as well as other non-public information including your financial, familial and non-familial information ("Personal Information"). Manulife may from time to time request for other Personal Information that may be relevant to consider your request for any other products or services.

The purposes for which your Personal Information are processed and/or used are as follows:-

- The processing of your application(s) for products and services offered by Manulife;
- Manulife's normal operation in relation to our products, services and facilities provided, including but not limited to marketing; business/regulatory/financial/risk reporting, monitoring and management; updating and communication; product design and development; fraud or crime prevention or investigation; audit; debt collection; statistical research or analysis; seeking advice or enforcement of legal rights; ancillary purposes such as registration for facilities;
- The compliance with the requirements to make disclosure under any law or regulations binding on Manulife or any of its affiliates, representatives; and
- Other purposes directly relating to any of the above.

All customers' Personal Information will be kept confidential. However, Manulife may disclose such Personal Information to subsidiaries, associated or related companies and their respective employees, professional advisors, agents, representatives, third party service providers, suppliers and vendors. Such Personal Information may be transferred to places outside of Malaysia as Manulife may deem fit.

Your continued usage of our products and Services is deemed as consent for Manulife to process your Personal Information for all the purposes as described above. You may choose not to give your consent or to limit your consent for Manulife to process and retain your Personal Information by writing it to us. If you choose not to give Manulife your consent, you can continue to interact with Manulife, but products and services may be limited.

Access and change requests

If you wish to access / change your Personal Information or withdraw consent for use of your Personal information for direct marketing purposes, please contact Customer Service Manulife Investment Management (M) Berhad (formerly known as Manulife Asset Management Services Berhad) at 03-2719 9271 / MY_CustomerService@Manulife.com.

Inquiries and complaints

If you have any queries or complaints relating to this Notice, you may contact Manulife's Personal Data Protection Officer at 03-2719 9228 / MIMMB_PDPA@manulife.com.

Manulife may review and update this Notice from time to time. You can log on to our website or contact Manulife's Personal Data Protection Officer to obtain the latest version of this Notice.

I have read and I understand and consent to the above terms.

First Applicant / Authorised Signatory(ies)	
*Please tick one:	
I <input type="checkbox"/> agree / <input type="checkbox"/> disagree that any personal information collected or held by Manulife (whether contained in this application or otherwise obtained) may be held, used and disclosed by Manulife to third parties for the purpose of marketing and promotions.	
Signature	:
Name	:
NRIC	:
Date	:

* You may request for the Bahasa Malaysia version of this Form.

** In the event of any discrepancy between the English and Bahasa Malaysia versions of this Notice, the English version would prevail.

SA Calculator Ref. No.
INVESTOR SUITABILITY ASSESSMENT FORM

This Investor Suitability Assessment Form will guide you in choosing the Unit Trust / Private Retirement Scheme (PRS) funds distributed by Manulife Investment Management (M) Berhad (Formerly known as Manulife Asset Management Services Berhad) Registration No: 200801033087 (834424-U) (hereinafter referred to as "Manulife IM (Malaysia)") 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 Unit Trust / PRS funds are recommended according to your investment needs and objectives.

A. PERSONAL DETAILS

Investor Name		Account No.	
NRIC No. / Passport No.		Age	
Annual Income	<input type="checkbox"/> < RM100,000 <input type="checkbox"/> RM200,001 - RM300,000 <input type="checkbox"/> RM100,000 - RM200,000 <input type="checkbox"/> > RM300,000		
Category of Investor	<input type="checkbox"/> Retail Investor <input type="checkbox"/> High Net - Worth Investor - Gross annual income for individual exceeds RM300,000 or jointly with spouse exceeds RM400,000; or - Total net personal assets or total net joint assets with spouse exceeds RM3 million <input type="checkbox"/> Accredited Investor (Not required to complete Suitability Assessment Form, please proceed to Section E) (CMSL holder, Executive Director / CEO of a CMSL holder)		
Work Experience (Related to investment)	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Training Attended (Related to investment)	<input type="checkbox"/> Yes <input type="checkbox"/> No		

B. INVESTMENT OBJECTIVES

Objective	<input type="checkbox"/> Education <input type="checkbox"/> Retirement <input type="checkbox"/> Wealth Accumulation <input type="checkbox"/> Saving for specific purposes: (Expected Age: _____) _____ (e.g. house, car, holiday)
Targeted Amount	RM _____

C. RISK PROFILE QUESTIONNAIRE

This questionnaire helps ("Manulife IM (Malaysia)") to determine the indicative asset allocation range of Unit Trust / PRS portfolio that suits your personal risk profile. Your answer to the questions below only provide some indication of your general personal risk profile which may or may not accurately reflect your risk tolerance level.

Please select / circle where applicable.

Dimension	Question	Score
Demographic Factors (Age and Financial Situation)	1. Which of the following best describes your current stage of life?	
	(a) <input type="checkbox"/> Young with little financial burden	[5]
	(b) <input type="checkbox"/> Young with some financial burden	[3]
	(c) <input type="checkbox"/> Middle-aged with little financial burden	[6]
	(d) <input type="checkbox"/> Middle-aged with some financial burden	[4]
	(e) <input type="checkbox"/> Retired or nearing retirement with little financial burden	[2]
	(f) <input type="checkbox"/> Retired or nearing retirement with some financial burden	[1]

<p>General Investment Experience</p>	<p>2. How many years of investment experience in financial markets (excluding mandatory pension scheme if any) do you have?</p> <p>(a) <input type="checkbox"/> No experience <i>[Note: Your answer to Q3 should be (f) by default]</i></p> <p>(b) <input type="checkbox"/> Less than 1 year</p> <p>(c) <input type="checkbox"/> 1 year to less than 3 years</p> <p>(d) <input type="checkbox"/> 3 years to less than 5 years</p> <p>(e) <input type="checkbox"/> 5 years or above</p>	<p>[0]</p> <p>[1]</p> <p>[2]</p> <p>[3]</p> <p>[4]</p>
<p>Investment Product Knowledge and Experience</p>	<p>3. Which of the following investment products have you invested in during the past 3 years? <i>(Tick one or more, if applicable. Your answer with the highest score is final)</i></p> <p>(a) <input type="checkbox"/> Principal-protected products / Investment-grade bonds</p> <p>(b) <input type="checkbox"/> Foreign currencies / Gold</p> <p>(c) <input type="checkbox"/> Balanced funds / Mixed allocation funds</p> <p>(d) <input type="checkbox"/> Stocks / ETFs / Equity funds</p> <p>(e) <input type="checkbox"/> High yield bond funds / Hedge funds / Derivatives / Leveraged products</p> <p>(f) <input type="checkbox"/> None of above</p>	<p>[1]</p> <p>[2]</p> <p>[3]</p> <p>[5]</p> <p>[7]</p> <p>[0]</p>
<p>Investment Horizon</p>	<p>4. In general, what is the time period intended for your financial investment?</p> <p>(a) <input type="checkbox"/> Less than 1 year</p> <p>(b) <input type="checkbox"/> 1 year to less than 3 years</p> <p>(c) <input type="checkbox"/> 3 years to less than 5 years</p> <p>(d) <input type="checkbox"/> 5 years to less than 8 years</p> <p>(e) <input type="checkbox"/> 8 years or above</p>	<p>[1]</p> <p>[2]</p> <p>[3]</p> <p>[4]</p> <p>[6]</p>
<p>Risk Attitude</p>	<p>5. What is the price fluctuation on financial investment you can tolerate within one year?</p> <p>(a) <input type="checkbox"/> around 5%</p> <p>(b) <input type="checkbox"/> around 10%</p> <p>(c) <input type="checkbox"/> around 15%</p> <p>(d) <input type="checkbox"/> around 25%</p> <p>(e) <input type="checkbox"/> more than 25%</p>	<p>[1]</p> <p>[2]</p> <p>[3]</p> <p>[5]</p> <p>[7]</p>
<p>Investment Objective</p>	<p>6. Which of the following best describes your overall investment objective?</p> <p>(a) <input type="checkbox"/> Capital preservation - keep investment loss at a minimum with little concern on returns</p> <p>(b) <input type="checkbox"/> Income orientation - earn stable income or beat inflation</p> <p>(c) <input type="checkbox"/> Income-and-growth - achieve returns on the balance of modest income and capital appreciation</p> <p>(d) <input type="checkbox"/> Growth orientation - aim at returns with focus on capital appreciation</p> <p>(e) <input type="checkbox"/> Aggressive growth - look for maximum returns possibly from high-risk financial investments</p>	<p>[1]</p> <p>[2]</p> <p>[3]</p> <p>[4]</p> <p>[5]</p>
<p>Please total your points from the six questions and write your risk score in the box:</p>		

Due Diligence Process

- Owing to the possibility of more than one choice in question 3, the choice of the highest score is only applied to scoring in this question.
- For the sake of consistency, answer 2(a) cannot coexist with any one of answers 3(a) to 3(e).

D. RISK ASSESSMENT RESULT (to be completed by Unit Trust / PRS Adviser):

(i) Risk Profile (Please select one in accordance to Risk Score)

Risk Score	General Risk Profile Description		Recommended Asset Allocation	Your Score	Maximum Risk Score
4 - 14	Conservative	You can accept investments with low risk returns.	Equity: 10% - 30% Bond/ Money market: 70% - 90%		2.90
15 - 25	Moderate	You can accept investments with medium risk exposure and price fluctuation for capital growth potential.	Equity: 40% - 60% Bond/ Money market: 40% - 60%		3.80
26 - 35	High Risk	You can accept investments with high risk exposure and price fluctuation for substantial capital growth.	Equity: 70% - 90% Bond/ Money market: 10% - 30%		4.70

(ii) Decision (Please select one)

With Servicing Adviser

- Within Risk Profile** - Portfolio of products recommended by Unit Trust / PRS Adviser is **in accordance** with the investor's risk profile.
- Exceeds Risk Profile** - Notwithstanding the result of this assessment, the investor confirms and decides to purchase the portfolio of products based on the investor's judgement / preference which the portfolio's risk profile may be **exceeding** the investor's risk profile.
- Self-Execution - Adviser only provides administrative services** to investor who has investment knowledge. The investor confirms and decides to purchase the portfolio of products based on the investor's judgement / preference which the portfolio's risk profile may be **exceeding** the investor's risk profile.

Without Servicing Adviser

- Self-Execution - Investor decided to select own Funds to invest**
Notwithstanding the result of this assessment, the investor confirms and decides to purchase the portfolio of products based on the investor's judgement / preference which the portfolio's risk profile may be **exceeding** the investor's risk profile.

E. ACKNOWLEDGEMENT & DECLARATION:

No.	Remarks	Yes (✓) / No (X)
1	I declare that all information disclosed is true, complete and accurate.	
2	I acknowledge receipt of a copy of the prospectus / product highlight sheet (PHS) / Disclosure Document (if any) and the relevant disclosure document which have been given to me.	
3	(a) With Servicing Adviser - The Unit Trust / PRS adviser has explained and I have understood the features and risks of the fund(s). I understand and shall bear full responsibility for my investment decisions.	
	(b) Without Servicing Adviser - I have understood the features and risks of the fund(s). I understand and shall bear full responsibility for my investment decisions.	
4	I decline to provide certain information required for product suitability assessment and understand that this may adversely affect my suitability assessment.	

<p style="text-align: center;">_____ Investor's Signature</p> <p>Name:</p> <p>Date Undertaken:</p>	<p style="text-align: center;">_____ Unit Trust / PRS Adviser's Signature</p> <p>Adviser Name:</p> <p>Adviser Code:</p> <p>Date Undertaken:</p>
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Remarks:

WARNING
THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE SUITABILITY ASSESSMENT. INVESTORS ARE ADVISED TO EXERCISE JUDGMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE UNIT TRUST / PRS FUNDS.

THE ASSESSMENT RESULTS ONLY SERVE AS A REFERENCE FOR YOUR CONSIDERATION AND SHOULD NOT BE CONSTRUED AS AND SHALL NOT FORM PART OF AN OFFER OR SOLICITATION TO BUY OR SELL ANY UNIT TRUST / PRS FUNDS.