

NEW ACCOUNT OPENING REQUIREMENT CHECKLIST (FOR OFFICE USE ONLY)

PRIVATE RETIREMENT SCHEME ACCOUNT	SUBMITTED	REMARKS
JOINT ACCOUNT OPENING FORM		
SUITABILITY ASSESSMENT FORM		
INDIVIDUAL FATCA AND CRS DECLARATION FORM		
ORIGINAL SIGHTED PHOTOCOPY OF NRIC /PASSPORT		
PAYMENT PROOF		
STAFF SALARY DEDUCTION FORM (FOR MANULIFE STAFF ONLY)		
DDA FORM- REGULAR SAVING PLAN		
P.O.BOX JUSTIFICATION FORM		
IRS RELATED FORM (FOR NON US PERSON BORN IN US)		

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") which this account relates with respect to the gathering, storage, use, processing, disclosure and reporting of information provided by me in connection with the sale factors 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 processing 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 to me, by the Fund and/or any contributor of the Fund and/or any other entity duly designated by the Fund, (b) the transfer of such information to any administrative sub-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 of 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. 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 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 (the Provider) website (www.manulifeim.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 forthwith 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 any of their 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 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 139C 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.

FOR PRS ADVISER & CONSULTANT'S USE

PRS Adviser/Consultant Code:

PRS Adviser/Consultant Name:

PRS Adviser/Consultant H/P No:

FOR MIMMB OFFICE USE

Attended by:

Branch Staff Name:

Branch Code:

Sales Charge Approval: Yes (Please attached proof of approval from HOD upon submission)

Applicant's Signature

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

Signed Date:

Manulife Investment Management (M) 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:-

- a) The processing of your application(s) for products and services offered by Manulife;
- b) 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;
- c) The compliance with the requirements to make disclosure under any law or regulations binding on Manulife or any of its affiliates, representatives; and
- d) 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 in 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 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.

SA Form - Individual

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 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 (18-35 years old) with little financial burden	[9]
	(b) <input type="checkbox"/> Young (18-35 years old) with some financial burden	[5]
	(c) <input type="checkbox"/> Middle-aged (36-55 years old) with little financial burden	[10]
	(d) <input type="checkbox"/> Middle-aged (36-55 years old) with some financial burden	[7]
	(e) <input type="checkbox"/> Retired or nearing retirement (above 55 years old) with little financial burden	[3]
	(f) <input type="checkbox"/> Retired or nearing retirement (above 55 years old) 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, Experience and Portfolio</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 / Cryptocurrency</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 or above</p>	<p>[1]</p> <p>[2]</p> <p>[3]</p> <p>[4]</p> <p>[5]</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"/> less than 5%</p> <p>(b) <input type="checkbox"/> 5% to less than 10%</p> <p>(c) <input type="checkbox"/> 10% to less than 15%</p> <p>(d) <input type="checkbox"/> 15% to less than 25%</p> <p>(e) <input type="checkbox"/> 25% or above</p>	<p>[1]</p> <p>[2]</p> <p>[3]</p> <p>[4]</p> <p>[5]</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 service** 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>
<p>Remarks: _____</p>	

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.