

Investment Management





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	□ < RM100,000 □ RM200,001 - RM3	00,000
	□ RM100,000 - RM200,000 □ > RM300,000	
Category of Investor	Retail Investor	
	 High Net - Worth Investor Gross annual income for individual exceeds RM300,000 Total net personal assets or total net joint assets with sp 	
	Accredited Investor (Not required to complete Suitabil (CMSL holder, Executive Director / CEO of a CMSL holder)	ity Assessment Form, please proceed to Section E)
Work Experience (Related to investment)	□ Yes □ No	
Training Attended (Related to investment)	□ Yes □ No	

B. INVESTMENT OBJECTIVES

Objective	Education	Retirement (Expected Age:)	Wealth Accumulation	Saving for specific purposes:
					(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	
Factors	 1. Which of the following best describes your current stage of life? (a) □ Young (18-35 years old) with little financial burden (b) □ Young (18-35 years old) with some financial burden (c) □ Middle-aged (36-55 years old) with little financial burden (d) □ Middle-aged (36-55 years old) with some financial burden (e) □ Retired or nearing retirement (above 55 years old) with little financial burden (f) □ Retired or nearing retirement (above 55 years old) with some financial burden 	[9] [5] [10] [7] [3] [1]



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

Due Diligence Process

- 1. 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.
- 2. For the sake of consistency, answer 2(a) cannot coexist with any one of answers 3(a) to 3(e).

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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)

<u>With Servicing Advis</u>er

Within Risk Profile - Portfolio of products recommended by Unit Trust / PRS Adviser is <u>in accordance</u> 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 <u>- Adviser only provides administrative service</u> 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 <u>exceeding</u> 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.	
2	(a) <u>With Servicing Adviser</u> - 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.	
3	(b) <u>Without Servicing Adviser</u> - 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.	

	Investor's Signature	Unit Trust / PRS Adviser's Signature
Name:		Adviser Name:
		Adviser Code:
Date Underta	iken:	Date Undertaken:
Domorko		

Remarks:

<u>WARNING</u>

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.