

SA Form - Individual

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| General Investment Experience | <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> |
| Investment Product Knowledge, Experience and Portfolio | <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> |
| Investment Horizon | <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> |
| Risk Attitude | <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> |
| Investment Objective | <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> |
| Please total your points from the six questions and write your risk score in the box: | | |

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. | |

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| <div style="text-align: center; margin-bottom: 10px;"> <div style="border-bottom: 1px solid black; width: 100%;"></div> Investor's Signature </div> <div> Name: _____ Date Undertaken: _____ </div> | <div style="text-align: center; margin-bottom: 10px;"> <div style="border-bottom: 1px solid black; width: 100%;"></div> Unit Trust / PRS Adviser's Signature </div> <div> Adviser Name: _____ Adviser Code: _____ Date Undertaken: _____ </div> |
| 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.