

DECLARATION AND UNDERTAKINGS

I/We declare (as an authorised signatory of the Entity) that the information provided in this form is, to the best of my/our 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/we 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 / information memorandum of the relevant fund (the "Fund") to which this account relates in relation to the gathering, storage, use, processing, disclosure and reporting of information provided by me/us 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 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 by me/us, 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 undertake to advise Manulife IM (Malaysia) and provide an updated self-certification form **within 30 days** of the occurrence of any change in circumstance which causes any of the information contained in this form to be incorrect or incomplete.

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

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

I/We acknowledge that I/we have received, read and fully understand the Prospectus(es), Supplementary Prospectus(es) (if any), Information Memorandum, Supplementary Information Memorandum (if any) or PHS, 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 Company) website (www.manulifeim.com.my) and (ii) all the notes, terms and conditions of this form and I/we undertake to be bound by them for my/our initial and subsequent transactions with the Company. I/We acknowledge that the same have been explained to me/us by the Company, and/or licensed unit trust adviser.

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

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

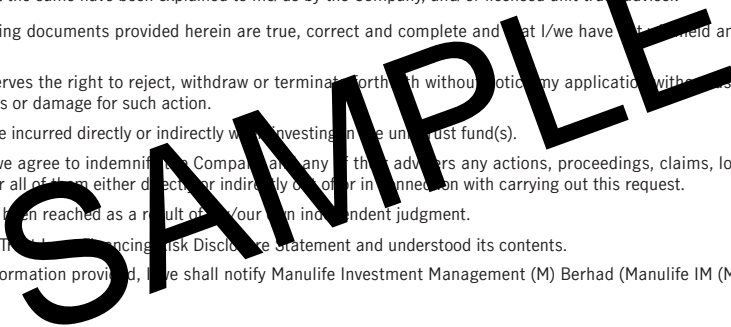
I/We am/are aware of the fees and charges that will be incurred directly or indirectly with investing in the unit trust fund(s).

Save and except in the event of gross negligence, I/we agree to indemnify the Company and any of its advisers 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 or in connection with carrying out this request.

I/ We hereby declare that the investment decision has been reached as a result of my/our own independent judgment.

I/We acknowledge that I/We have read the above Unit Trust Investment Financing Risk Disclosure Statement and understood its contents.

I/We understand that if there is any change in the information provided, I/we shall notify Manulife Investment Management (M) Berhad (Manulife IM (Malaysia)) as soon as practicable.



Authorised Signatory(ies)

Grid for signature: [] [] / [] [] / [] [] [] []

Date

Authorised Signatory(ies)

Grid for signature: [] [] / [] [] / [] [] [] []

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)		Joint Applicant / Authorised Signatory(ies)	
*Please tick one:		*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.		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	:	Signature	:
Name	:	Name	:
NRIC	:	NRIC	:
Date	:	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 – Corporate

INVESTMENT SUITABILITY ASSESSMENT FORM

This questionnaire helps MANULIFE INVESTMENT MANAGEMENT (M) BERHAD Registration No: 200801033087 (834424-U) (hereinafter referred to as “Manulife IM (Malaysia)”) determine the indicative asset allocation range of Unit Trust portfolio that suits your organisation’s risk profile. Your answer to the questions below only provide some indication of your organisation’s general risk profile which may or may not accurately reflect your organisation’s risk tolerance level.

A. CORPORATE DETAILS

Organisation Name:	
Registration No.:	Account no.:
High Net-Worth Entity (Refer Schedule 1) <i>(Please provide latest audited financial report)</i>	<input type="checkbox"/> Yes : Please select <input type="checkbox"/> Opt out SA <input type="checkbox"/> Undergo SA <input type="checkbox"/> No : Please complete this SA Form
Experience in unit trusts	<input type="checkbox"/> < 1 year <input type="checkbox"/> 1-3 years <input type="checkbox"/> 4-5 years <input type="checkbox"/> > 5 years

B. RISK PROFILE QUESTIONNAIRE

Please circle where applicable.

1. What is your organisation’s latest audited profit?

- A) Less than RM0
- B) RM0 - RM100,000
- C) More than RM100,000 - RM500,000
- D) More than RM500,000 - RM1,000,000
- E) More than RM1,000,000

2. What is your organisation’s latest audited liability?

- A) More than RM1,000,000
- B) More than RM500,000- RM1,000,000
- C) More than RM100,000 - RM500,000
- D) More than RM0 - RM100,000
- E) RM0

3. What is your organisation’s latest audited shareholders fund?

- A) More than RM1,000,000
- B) More than RM500,000 - RM1,000,000
- C) More than RM100,000 - RM500,000
- D) RM0 - RM100,000
- E) Less than RM0

4. Which investment product(s) have your organisation ever held during the past 24 months?

(You may select more than one)

- A) Margin Trading/ Futures/ Options/ Equity Options/ Accumulators/ Forwards/ Credit-linked Notes with exposure to Structured Products
- B) Stocks/ Equity-linked Investments (non-Blue Chips)/ Investment Funds exposed to Emerging Markets, Regional Markets, Single Country or Single Sector/ Hedge Funds/ Foreign Exchange Options/ Option Embedded products
- C) Stocks/ Equity-linked Investments (Blue Chips)/ Global Equity Investment Funds/ Balanced Investment Funds/ Bond Investment Funds exposed to Emerging Markets, Regional Markets, Single Country/ High-yield Bond Investment Funds/ Currency-linked Deposits/ Credit-linked Notes without exposure to Structured Products
- D) Bonds/ Global Bond Investment Funds/ Foreign Currencies
- E) Certificates of Deposits/ Capital-guaranteed Investment Products/ Money Market Funds
- F) None of the above during the past 24 months but some of the above or other financial products prior to the past 24 months
- G) Never held any investment products so far

5. How long is your organisation’s investment experience in financial products (e.g. certificates of deposits, foreign currencies, stocks, bonds, investment funds, credit linked notes, structured products, futures, warrants, and commodities, etc.)?

- A) No experience at all
- B) Less than 1 year
- C) 1 year to less than 2 years
- D) 2 years to less than 5 years
- E) 5 years or more

6. What is your organisation’s investment objective?

- A) Capital preservation
- B) Income
- C) Income and growth
- D) Growth

7. How long is your organisation’s expected investment horizon?

- A) Less than 1 year
- B) 1 year to 5 years
- C) 6 years to 10 years
- D) 11 years to 20 years
- E) More than 20 years

8. What is your organisation’s expected return?

- A) 0 - 4%
- B) More than 4% - 6%
- C) More than 6% - 8%
- D) More than 8% - 12%
- E) More than 12%

9. Which statement can best describe your general attitude towards financial investment?

- A) I cannot put up with any price fluctuation and have no interest on earnings.
- B) I can only put up with little price fluctuation and wish to have earnings slightly higher than bank deposit rates.
- C) I can put up with some price fluctuation and wish to have earnings much better than bank deposit rates.
- D) I can put up with high degree of price fluctuation and wish to have earnings comparable to stock market indexes.
- E) I can put up with any price fluctuation and wish to have earnings remarkably higher than stock market indexes.

How to Score the Risk Profile Questionnaire

Question Number	A	B	C	D	E	F	G	Your points
Question 1	1	2	3	5	7			
Question 2	1	2	3	5	7			
Question 3	7	5	3	2	1			
Question 4*	9	7	5	3	1	1	0	
Question 5*	0	2	3	4	5			
Question 6	1	3	4	5				
Question 7	1	2	3	5	5			
Question 8	1	2	3	4	6			
Question 9^	0	1	3	4	5			
Please total your points from the 9 questions and write your total here:								

* As the question allows multiple answers, only the answer carrying the highest score is used in the calculation.

^ If your answer to question 9 is “A”, the score of both questions 4 and 5 is zero, which means your total risk score does not count your investment experience and holdings of investment products.

C. RISK ASSESSMENT RESULT (TO BE COMPLETED BY UNIT TRUST 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
6 - 22	Conservative Your organisation can accept investments with low risk returns.	Equity: 10% - 30% Bond/ Money Market: 70% - 90%		2.90
23 - 39	Moderate Your organisation can accept investments with medium risk exposure and price fluctuation for capital growth potential.	Equity: 40% - 60% Bond/ Money Market: 40% - 60%		3.80
40 - 56	High Risk Your organisation 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.

D. 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.