

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.