



SA Calculator Ref. No.																			SA Form - Individual
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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 - RM300,000
	☐ RM100,000 - RM200,000	□ > RM300,000
Category of Investor	☐ Retail Investor	
		vidual exceeds RM300,000 or jointly with spouse exceeds RM400,000; or cotal net joint assets with spouse exceeds RM3 million
	☐ Accredited Investor (Not requi (CMSL holder, Executive Directo	ired to complete Suitability Assessment Form, please proceed to Section E) or / CEO of a CMSL holder)
Work Experience (Related to investme	nt) Yes	□ No
Training Attended (Related to investme	nt) Yes	□ No
B. INVESTMENT OBJE	CTIVES	
Objective	Education Retirement	
	(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
	1. Which of the following best describes your current stage of life?	
	(a) ☐ Young (18-35 years old) with little financial burden	[9]
Demographic Factors	(b) ☐ Young (18-35 years old) with some financial burden	[5]
(Age and Financial Situation)	(c) ☐ Middle-aged (36-55 years old) with little financial burden	[10]
	(d) ☐ Middle-aged (36-55 years old) with some financial burden	[7]
	(e) \square Retired or nearing retirement (above 55 years old) with little financial burden	[3]
	(f) \square Retired or nearing retirement (above 55 years old) with some financial burden	[1]



SA-I/202410

SA Form - Individual

	2. How many years of investment experience in financial markets (excluding mandatory pension scheme if any) do you have?						
Comerci	(a) ☐ No experience [Note: Your answer to Q3 should be (f) by default]	[0]					
General Investment	(b) Less than 1 year	[1]					
Experience	(c) 1 year to less than 3 years	[2]					
	(d) □ 3 years to less than 5 years	[3]					
	(e) □ 5 years or above	[4]					
	(c) II o years or above	ניו					
	3. Which of the following investment products have you invested in during the past 3 years? (Tick one or more, if applicable. Your answer with the highest score is final)						
Investment	(a) ☐ Principal-protected products / Investment-grade bonds	[1]					
Product	(b) ☐ Foreign currencies / Gold	[2]					
Knowledge, 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?						
	(a) ☐ Less than 1 year	[1]					
Investment	(b) □ 1 year to less than 3 years	[2]					
Horizon	(c) \square 3 years to less than 5 years	[3]					
	(d) □ 5 years or above	[4]					
	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) 🗆 10% to less than 15%	[3]					
	(d) □ 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) ☐ Growth orientation - aim at returns with focus on capital appreciation						
	(e) □ Aggressive growth - look for maximum returns possibly from high-risk financial investments	[5]					
Please total y	our points from the six questions and write your risk score in the box:						

<u>Due Diligence Process</u>

- 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).

SA-I/202410

SA Form - Individual

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	Ge	neral 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

26-3	5 High Risk	You can accept investments with harisk exposure and price fluctuation substantial capital growth.	Equity: 70	% - 90% ney market: 10% - 30%		4.70
	i) Decision (Plea ith Servicing Adv	•				
		Profile - Portfolio of products re tor's risk profile.	commended by	Unit Trust / PRS Advis	eris <u>in ac</u>	<u>cordance</u>
	purchase the	k Profile - Notwithstanding the re portfolio of products based on th e exceeding the investor's risk p	e investor's judg			
W	knowledge. TI	on <u>- Adviser only provides and the investor confirms and decides to the portfolio's rised diviser.</u>	o purchase the p	ortfolio of products ba	sed on the	investor's
<u>vv.</u>	Self-Executi Notwithstand products ba	on - Investor decided to select ng the result of this assessment, the sed on the investor's judgement in einvestor's risk profile.	he investor confi	rms and decides to purc		
E. ACK	NOWLEDGEMEI	NT & DECLARATION:				Yes (√) /
No.		Rema	rks			No (X)
		nformation disclosed is true, comp				
		ceipt of a copy of the prospectus and the relevant disclosure docun			closure	
	Doddinone (ii any)			بقمين والمستناء والمستم المستم	1 4 1	
((a) With Servicin	g Adviser - The Unit Trust / PRS a s of the fund(s). I understand and shal				
3	(a) With Servicin features and risk (b) Without Serv		l bear full respons the features and I	bility for my investment d	ecisions.	
3	(a) With Servicin features and risk (b) Without Serv and shall bear f	s of the fund(s). I understand and shalicing Adviser - I have understood	l bear full respons the features and i decisions.	bility for my investment drisks of the fund(s). I und	ecisions. erstand	
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3 4	(a) With Servicin features and risk (b) Without Serv and shall bear for I decline to provide this may adversely Investigation	s of the fund(s). I understand and shalicing Adviser - I have understood ull responsibility for my investment certain information required for proaffect my suitability assessment.	I bear full respons the features and of decisions. oduct suitability as Adviser Name:	ibility for my investment drisks of the fund(s). I und ssessment and understa Unit Trust / PRS Advi	ecisions. lerstand nd that	ture

E.

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.